



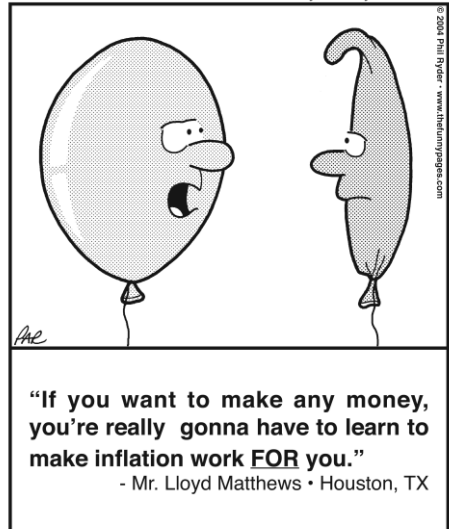
Always working to protect your assets and financial future!

Issue 2
September 2011

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THE JOKE'S ON YOU by Phil Ryder & YOU



Steffen deGraaf's

Safe Money Newsletter

Giving You Helpful Advice and Fun Tips Designed to Make Your Life Easier and Help You Shine in Front of Your Friends and Family.

Drowning in Oil

Despite the mad dash to create and market the fully electrical car, the Canadian populace is still mainly driving gasoline-driven vehicles. With the current political and social unrest in the Middle East, many North Americans are seeing rising costs at the pump. With leaders toppled in Tunisia, Egypt and nearly Libya, is it only a matter of time before insurrection sparks fly in other Gulf countries?

Bottom line is this: The rise in the price of oil is mainly due to buyer panic and market forces, both of which the average consumer can do nothing about. In fact, the price of a barrel of oil has no real direct connection to how much it costs to produce it. It goes back to simple economics. Buyers start to panic when they see the unrest in the Middle East and they start buying up oil, thinking they are guarding against future spikes in price. Ironically, this increased flurry of demand only serves as a catalyst for inflating the prices of oil.

Are we really that dependent on the Middle East to feed our oil consumption? They, and the media, would like us to believe so. But let's get one thing straight: The U.S. has plenty of oil. Today, they are sitting on a 727 million barrel supply.

As far as the U.S. is concerned, they import roughly 19 million barrels of oil per day. To satisfy that demand, the U.S. imports millions of barrels of oil per day from the following countries: in order of greatest to least

- 1. Canada
2. Mexico
3. Saudi Arabia
4. Venezuela
5. Nigeria
6. Angola
7. Iraq

Yes, it is true. Iraq is sitting on the 2nd largest natural reserve of oil. But the fact still remains—there are plenty of other players who are willing to provide oil for the time being. And it might be just enough time for the electric car to make it way back onto the highway and into the Canadian mainstream home.

## Celebrity Buzz

September is the month for the Toronto International Film Festival, or TIFF for short. This is the perfect time of year to hang out in Toronto to catch some of the celebrity Vibe, below are a few actors who will surely be in the city:

- Jennifer Garner
- Jimmy Kimmel
- Robert DeNiro
- Brad Pitt
- George Clooney
- Madonna

## Kitchen Sink Composting

Fall is nearly upon us, and the shorter and cooler days are a welcome change. If you are a gardener, you are also thinking about what you will do with your leftover garden. For a couple of years now, there has been much ado about the benefits of recycling your biodegradable kitchen food scraps instead of sending them to the landfill.

If you are interested in trying this, do the following: Buy an enclosed compost bin and place it outside. Add to it over the winter with all of your biodegradable kitchen scraps. In the spring, when the compost starts to thaw, add a bag full of shredded leaves to help balance out the ingredients.

Now you have great compost at your fingertips, in the spring time simply mix the rich mix into your garden and grow your favorite organic vegetables.

Happy Garden Planning!

# Somewhere in the World: France

For many people, France is an intoxicating European destination. Not only do you have excellent French cuisines—the bread, pastries, wine and cheese are all of highest quality—you are also surrounded by great history, art, landscape and architecture.

Even though the famous cities, like Paris, have much to offer, the outer provinces also have rich history to explore alongside a vibrant landscape filled with verdant, rolling hills, picturesque farmhouses and the small-town farmers markets filled with fresh and local produce and wares. A trip to France is not complete unless one has explored both the coastlines and the cities.

## Famous Sites & Destinations

- Rouon. This small, little town, nestled between rolling hills and quaint farmhouses, is situated in northern France along the River Seine. In its day, it was once one of the largest and most prosperous cities in Medieval Europe. It was here that Joan of Arc was burned at the stake, but don't let that gruesome detail deter you. This quaint city, called "the city of a hundred spires" by Victor Hugo, boasts a church on virtually every corner.
- Etratat. Located on the coast, this small tourist and farming town is best known for its striking white cliffs, including the famous natural arch that has been immortalized in oils by artists like Claude Monet, Eugene Boudin and Gustave Coubet. The waters, although chilly, are a refreshing blue-green that lap against white pebble beaches. Don't miss out on the cliff walk where you will be rewarded with amazing views of the three famous arches and the great blue sea beyond.
- Beaches of Normandy. The Normandy beaches encompass nearly 360 miles of dramatic coastline, including the landing beaches for the Allied invasion during WWII.
- Mont Saint Michel. The Abbey of Mont St Michel dominates this little island. Surrounded by massive walls, the Abby can only be reached by a steep climb up winding streets. Separated from the mainland by a small strip of land visible only during low tide, Mont St. Michel is the second most visited place in France after the Eiffel Tower.
- Paris. Of course, you cannot see France without spending some time in this wonderful world of cuisine and art. Don't miss the Musee D'Orsay, a once grand train station turned into art gallery. Visit the small Rodin museum and wander in the lush, sculpture-studded gardens. Stand at the massive doors of Notre Dame and visit Sainte-Chapelle—a small, but beautiful church dripping with intricate stained glass work and the perfect light. See where Napoleon is buried in this coffin that resembles nesting Russians dolls.

## Thought of the Month

*“Never reach out your hand unless you’re willing to extend an arm.*

-- Pope Paul VI

## Did You Know . . .

Henry Ford dreamed of creating a car that was reasonably priced, reliable and efficient. In 1941, a new type of car was born—one that would be made of hemp and run on biofuels.

The original car body was constructed from biodegradable cellulose fibers derived from a combination of hemp, sisal and wheat straw. Not only would it be more efficient, it was 10 times stronger than steel. True to his dream, Ford designed the car to run off of hemp ethanol.

In 1925, Ford said: “The fuel of the future is going to come from fruit . . . There is fuel in every bit of vegetable matter than can be fermented.” He wouldn’t know it then, but his futuristic dreams would be fulfilled to some degree almost 75 years later—today ethanol holds 1-7% of the fuel market.

## Referral Corner

I want to thank you for your referrals over the years. We always tell our clients that if they can just refer one client per year, it will help us immensely. We are grateful to everyone who has referred someone our way, and we always love to have new people become part of our inner circle of friends and family.

Simply have your referrals bring this newsletter in to the agency or call, and we will give you and them a pair of tickets to the movies.

# “Who Else Wants to Win Free Tickets to the Movies?”

*The Question of the Month:*

**The Museum which was once a famous Train Station is named?**

**(A) Rodin Museum (B) The Louve (C) Musee D’Orsay**

**Call 905-331-9644 to Answer...**

**The 10<sup>th</sup> caller with the correct answer to the Question of the Month will receive a pair of tickets to the movies—just for reading this newsletter.**

**Many times the actual answer will be IN the newsletter so read the whole thing to make sure you have the correct answer.**

## Recipe of the Month!

### Baked Mashed Potatoes

Ingredients:

5 pounds Yukon Gold potatoes, peeled & cut  
1 ½ sticks of salted butter  
1 package cream cheese (8 oz.)  
½ cup of half and half  
½ teaspoon Lawry’s Seasoned Salt  
½ teaspoon pepper  
¼ cup of chives  
½ cup of cheddar cheese

Directions:

1. Set the oven to 350 degrees.
2. Place potatoes into a large pot of boiling water and cook for 30 minutes.
3. Drain the potatoes and place them back into the pot. Mash over low heat.
4. Turn off the stove and add the butter, cream cheese and half and half. Continue to mash.
5. Next, add the Lawry’s season salt, pepper, chives and cheddar. Stir well.
6. Place potatoes in an 8x8 baking dish.
7. Bake in the oven until the potatoes are warmed, about 20-30 minutes.

## Tip of the Month: Participate in Only the Ups of the Stock Market!

Would you believe it if you found out that there is an Insured Investment product that grows when the stock market goes up and credits your Income account a minimum of 5% annual compound in the event that the market goes down?

There are ways for you to “participate” in the market ups but not the downs. Thereby outperforming the market and growing your money predictably year by year. It’s called the ‘GMWB strategy’ and it can be set up for your RRSP and non-Registered Savings Programs.

Which one would be right for you? Well, that depends on your situation.

It’s a pretty neat process and it’s great for those who still want to take advantage of the market ups, but want their money protected when the market drops. If you were to have your money directly in mutual funds or stocks, you may have to experience the stock market roller coaster and may not end up with a gain at all or worse you may lose your principal investment over time.

By using an Income mentality instead of a Savings mentality, you can predict exactly how much money will be available to you in retirement, and fix any problems years before they ever become an issue.

With the GMWB strategy you can actually protect your money, grow it securely and set it up to participate in the markets ups, but not the downs. To find out more about this feel free to give me a call or read more about it out on our website [www.dgfinancial.ca/gmwb-investing/](http://www.dgfinancial.ca/gmwb-investing/)

Regards,

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