

1. **Warren Buffett's approach**
2. **Searching for Yield**
3. **A charitable gift that won't cost you a cent**

1. **A few famous words from the Oracle of Omaha**

You're right ... trying to figure out what the markets are doing these last few years is more than a little difficult. US unemployment numbers are up, Canadian currency is closing in on par **again**, a possible double dip looms ... just a few things driving market volatility. Maybe it's time to review Warren Buffett's philosophy. First, he is a long term investor. Second, business performance is of major importance ... stock market fluctuations are of little interest except when they represent buying opportunities. Third, good is better than cheap, and finally, the truest ... follow the numbers not the crowd. In retrospect this approach seems to have worked very well for Mr. Buffett; we can all learn from the thinking behind his success.

2. **With low rates everybody is searching for return**

Deposit rates are starting to grow to a bit more than stashing your dollars under the mattress. But you still need to tie up your money for 20+ years to get a 5% bond. So where can you get a decent yield and still be relatively safe? There is a firm in Alberta that has designed a product that pays 10% for 5 years or 8% for 3 years. I've met with them, on behalf of my clients, and I'm currently doing due diligence. It's looking good; solid references, an impressive track record and a Plan B to protect against market reversals. You do need to be an accredited investor. I believe up to a 5% allocation of an investment portfolio may be worth considering. If you're interested in being contacted once I complete my research, simply reply to this email.

3. **Help a young friend improve a country.**

The daughter of long time friends and a class mate of my son Graham's at W.L.U. is leading a group of high school students to Nicaragua on a learning & service trip in March, 2011. Sarah King went on a similar trip when she was in high school and it was a life-changing experience. What's unique about this project is that we can support her by doing something we do every day. Buy groceries! Zehr's will give her 5% of each gift card she sells. So she gets a commission and you get your gift card which can be used at any Loblaw affiliate. It's a win-win scenario thanks to Zehrs. Sarah can be contacted for more details at sarahking@live.ca. We're in! Why don't you join us? Sarah also accepts donations that qualify for a tax deductible receipt.

Cheers,
Earle

PS If you get more email than you can ever read & I'm adding to the glut, drop me a note and I'll remove you from my mailing list.

J. Earle McCormick
Financial Strategist
Waterloo, ON
(519) 725-4505

earle@jearlemccormick.com www.jearlemccormick.com