

Phrases you should NOT allow yourself to say to your spouse or sweetheart

Research shows that the quality of a couple's friendship plays a huge role in their happiness with their marriage's romance and passion.

Here are some phrases you should remove from your conversation. I've learned that you just can't say such things if you're trying to fight right:

- Don't start.
- What's that supposed to mean?
- Haven't we already had this conversation?
- Can't we talk about this later?
- Never mind (sigh), it's not important.
- You always do that.
- For once, could you XXX without making a big deal about it?
- Enough already.
- Can't we just go?
- My personal favorite: Can I tell you one thing? (I have learned to answer "No!").

Nine Tips for Having a Good Bad Day.

- 1. Exercise.** is a key element to managing moods. It calms and energizes the body at the same time. It's productive but not

intellectually or socially demanding.

See website for full article

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I've been inspired by all of the great relationships that have touched my life. I've decided to share my experiences in a book!



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The Haves and Have-Nots

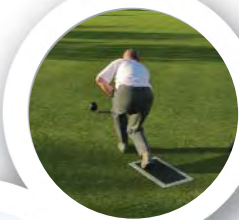
One thing the economic meltdown has spelled out in bold relief for advisors and clients is the uncertainty of retirement planning. All of the usual questions - when can I retire, how much money do I need, where should I invest? - have taken on a heightened urgency in the past year. Even those who thought they could count on secure pensions, such as auto workers, have been thrown a curveball.

Perhaps the only ones largely unaffected by the market turmoil are public sector employees with "gold-plated" fully indexed pensions. Let's call them the "haves". In the private sector, companies have already made the distinct move from defined benefit to defined contribution plans., realizing the huge costs of forward liabilities.

Yet the public pension schemes are backed by the government i.e.) The taxpayers!! If there is a shortfall - and with changing demographics and hard-hit financial markets, there surely will be - the government will step in to foot the bill. The C.D. Howe Institute estimates that the unfunded liability in public sector pensions is more than \$422 billion.

There are already rumblings about the fairness of a system that rewards a certain class of workers with defined benefit pension schemes linked directly to salaries. Why is this issue relevant? For the bulk of Canadians who do not have a gold-plated pension plan, the onus will be on them to accept responsibility for their own retirement. That means many will be looking to advisors for counsel on a wide range of issues.

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Making the money last

Most of us dream of living to a ripe old age - and enjoying every last minute of it. However, without a sound financial strategy, some could be spending their golden years working at the "Golden Arches".

Canadians today are facing two major new realities. First, we are retiring earlier and living longer. A few generations ago, working until age 65 or later, with a life expectancy barely over age 70, was the norm. But times have changed and the period between retirement and death is increasing. Second, many major corporations have changed their pension structure or simply provide no pension at all. We can no longer rely on the government, the employer or the union to take care of us when our working days are done.

The reality is that you need to better understand the risks and what options are available. For example, let's look at the risk of returns on a year over year basis. The net result is a 7% rate of return. However, when you are in retirement and withdrawing from your nest egg, this can shorten your retirement from 16 - 30 years.

Sequence Risk = 27%, 7%, -13%
(do the math, you will see it works)

Eat your way to a healthier heart

Nothing matters more than taking good care of your heart. We can keep ourselves in shape by getting regular exercise, not smoking and controlling stress. Just as important: eating a

variety of nutritious, heart-healthy foods that make up a healthy diet.

Where to start? Increase these "super foods" to eat your way to a healthier heart.

Blueberries: They top the list as one of the most powerful disease-fighting foods. That's because they contain anthocyanins the antioxidant responsible for their dark blue color. These delicious jewels are packed with fiber, Vitamin C and heart-healthy potassium. Regularly add them into your diet in yogurt, trail mix, salads, cereal, in your favourite shake or just by themselves.

Salmon: This cold-water fish is a great source of protein and is also packed with heart-healthy Omega-3 fatty acids. Eating Omega-3 rich foods twice a week provide benefits that go beyond heart health. Make sure your salmon is wild caught to avoid toxic heavy metals and lack of nutrients that can be found in farm-raised salmon.

Recipe Idea: Marinate salmon in a lime, onion, garlic and soy sauce mixture for 15 minutes before grilling for a delicious fish taco or grilled fish sandwich.

Oatmeal: Oats are nourishing whole grains and a great source of vitamins, minerals and cholesterol-lowering fiber. Research shows that oats lower cholesterol levels, keep you regular and may help protect against certain cancers.

Recipe Ideas: Add oats whenever you bake. Substitute oat flour for white or wheat flour in pancakes, muffins, quick breads, cookies and coffee cakes for an added dose of fiber. Or try oats in place of bread crumbs in dishes such as meatloaf, meatballs or breading on poultry.

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Baby Boomer's Alphabet

A is for arthritis
B is for bad back
C is for the chest pains. Corned beef? Cardiac?
D is for dental decay and decline
E is for eyesight--can't read that top line
F is for fissures and fluid retention
G is for gas (which I'd rather not mention) And other gastrointestinal glitches
H is high blood pressure
I is for itches
J is for joints that are failing to flex
L is for libido--what happened to sex?
 Wait! I forgot about **K** for bad knees (I've got a few gaps in my **M**-memory)
N is for nerve (pinched) and neck (stiff) and neurosis
O is for osteo-
P is for porosis
Q is for queasiness. Fatal? Just flu?
R is for reflux--one meal becomes two
S is for sleepless nights counting my fears
T is for tinnitus--bells in my ears
U is for difficulties urinary
V is for vertigo
W is worry
 About what the **X**--as in X ray--will find
 But though the word "terminal" rushes to mind, I'm proud, as each
Y - year - goes by, to reveal a reservoir of undiminished
Z - zeal--
 For checking the symptoms my body's deployed, and keeping my twenty-six doctors employed.

Humour in HealthCare

A sweet grandmother telephoned St. Joseph's Hospital. She timidly asked, "Is it possible to speak to someone who can tell me how a patient is doing?" The operator said "I'll be glad to help, dear. What's the name and room number?" The grandmother in her weak tremulous voice said, "Norma Findlay, Room 302." The operator replied, "Let me place you on hold while I check with her nurse."

After a few minutes the operator returned to the phone and said, "Oh, I have good news, her nurse just told me that Norma is doing very well. Her blood pressure is fine; her blood work just came back as normal and her physician, Dr.Cohen, has scheduled her to be discharged on Tuesday."

The grandmother said, "Thank you. That's wonderful! I was so worried! God bless you for the good news." The operator replied, "You're more than welcome. Is Norma your daughter?" The grandmother said, "No, I'm Norma Findlay in 302. No one tells me anything!"

What's important to you

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