

Life Matters!

Welcome to our latest edition of Life Matters! As your personal CFO, I believe in bringing balance to all aspects of your life, not just financial. In our efforts to make our communication, and the sharing of information, easier between clients and ourselves, we are proud to announce the launch of our new and resourceful website, www.frankdanielson.ca

In addition to an overview of the F. Danielson Group, you will find timely articles on wealth planning and investment perspectives.

Regardless of market conditions we value the communication we have with you. Please contact us with any questions you may have about your portfolio.

Although there are no guarantees, history has demonstrated that investors are rewarded for long-term investing in stocks, for staying the course through volatility, and for being prudently diversified. As your personal CFO, we are here to provide the financial and lifestyle support you and your family needs.

The Team Update

What we have been up to!

After an amazing summer of camping, exploring Victoria, plus lots of Tsawwassen beach time (not to mention working too), Mary-Ellen and Ray finally caved in and took the girls Willow (8) and Jade (4 1/2) to Disneyland. It truly is the magic Kingdom! Memories to last a lifetime for both child and parent. Definitely won't be the last time that they spend some quality time with Mickey and all the princesses!

Frank and his family also took advantage of our amazing BC summer. They had a wonderful time at the Beach Club in Parksville - please check it out if you enjoy beautiful sunsets and long walks. Frank's pride took a beating when Dylan's sandcastles surpassed his in terms of their flair and scope! The wonders of a 5 years old imagination. Golf was also on the agenda for Frank this summer and his shoulder held up so next summer he has plans to get out on the course more often.

www.frankdanielson.ca has been re-launched

We are pleased to announce that we have just completed the F. Danielson Group website, www.frankdanielson.ca. We trust you will refer to the website for general information and to download our educational pieces and market perspectives.

We believe that our site offers an excellent overview of our team's wealth planning philosophy, unique consultative approach, and personal CFO service. This information has been posted should you wish for a friend or family member to learn about us in advance of booking an introductory meeting.

As always, if you have any planning or investment related updates, feel free to call anytime at 604-638-0345. Your business is very much appreciated, and we thank you for your continued support.

A partnership that works

We act as a personal CFO and wealth mentor for a select number of high net worth individuals and families. We are committed to a systematic, principled approach to wealth management.

Our mission is to simplify and enhance the lives of our clients. Our personal CFO program improves financial decision making and helps clients translate the complex challenges of wealth into a more fulfilling life experience.

If you have family or friends that would benefit from our approach, we encourage you to contact us. We ensure they will receive highly confidential advice and our Personal CFO services should lead a simpler, more fulfilling life.



YOUR TEAM: JANET, RAY, ELAINE,
AND FRANK



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Life Matters!

Fall 2009

www.frankdanielson.ca

It's Fall Season: What to do in Vancouver? Five Great things to do this Fall

200th Anniversary Celebration: Mendelssohn & Schumann

November 4, 7, 8, 9, 2009

The VSO will celebrate the 200th Anniversary of the births of two of history's greatest composers: Felix Mendelssohn and Robert Schumann. These two great composers wrote in the elegant Classical style, yet their work was at the forefront of the Dawn of Romanticism. This four-concert festival features two of classical music's brightest stars: Angela Cheng, one of the world's foremost interpreters of Classical piano music, and the inimitable Lang Lang, heralded as the "hottest artist on the classical music planet" by the New York Times.

Visit:

VSO	www.vancouversymphony.ca
Lang Lang	www.langlang.com
Angela Cheng	www.pianistangelacheng.com

Charter a Yacht with Friends & Family

We have some of the world's most spectacular scenery so it's no wonder BC's south coast is among the world's most popular cruising destinations. Charter a yacht and cruise the coastline up Indian Arm aboard the 54 ft. Great Bear II. A few hours on-board can mean a tranquil afternoon journey or a closer look at our bustling port. Or spend an afternoon at Gibsons for a lunch at Molly's Reach.

Visit:

www.oceanadventures.bc.ca/adv-vancouver.html

Ride the New Millenium Line!

The new Millenium Line will carry passengers from downtown to the Airport or the middle of Richmond's shopping district in 20 minutes....for \$2.50 per person.

Visit Bowen Island

This bustling little community is a 20 minute ferry ride away. Worth a trip to go and see. There is parking at Horseshoe Bay in West Vancouver and B.C Ferries can give you up to date information on fares & schedules at www.bcferries.com.

Crippen is a wonderful 600-acre park near the ferry terminal. It's a great place to walk and explore. You can also take an easy 10-minute walk to see the Bridal Veil Falls and fish ladder. When you are tired and ready to get warm, visit the Snug Coffee House for some great soup and coffee.

See Live Theatre

We often forget that Vancouver is home to a thriving, sophisticated theatre scene. With 32 local theatre companies and 21 venues, you can see something different every night. Here are a few of our favourite places to take in a show:

The Vancouver Playhouse offers contemporary work by local and international artists. www.vancouverplayhouse.com

The Arts Club Theatre Company features 8 plays at two locations: Granville Island or the Stanley on South Granville. Have dinner before the show! www.artsclub.com

The Gateway Theatre is a professional theatre company that, each season, produces 4 plays on the MainStage & 2 World Premiere productions in Studio B. www.gatewaytheatre.com

The Metro Theatre, features comedy, drama, mystery and farce throughout the year, as well as their famous traditional English Pantomime over Christmas. While it's a non-professional theatre, it offers excellent entertainment. www.metrotheatre.com

*"Beware of little expenses; a small leak will sink a great ship."
Benjamin Franklin*

Four Keys to Time Management

As your business grows and gets more complex, I challenge you to step out of reaction mode - and be super efficient when you are working. Let's take a closer look at four "perspective shifts" that really bring this concept to life.

1. Become the CEO of your business.

When a good CEO starts her day, she has a plan. She moves with purpose, methodically devoting her full attention to each objective. She has results in mind. Does she answer every call that comes in? Does she let other people determine when to meet, and for how long? Not a chance.

You get to decide where to invest your time, and that means you don't necessarily respond to every little thing right away. Go ahead, let that call go to voicemail! You're the boss!

2. You won't get it all done - and that's okay.

Many of us believe that in order to be successful, we have to get everything done. It's not true! Handle your biggest priorities every day and let the small stuff take care of itself. It is ok if you don't get it all done - really! Getting to the next level is about doing what's most important - always.

3. Perfectionism isn't profitable.

If high standards are compromising your productivity or adding to your stress, take some time to explore whether you have an unmet personal need. If this is the case, find ways to meet your needs outside of work. Remember, your job is to make sure things get done - one priority at a time.

4. Contain your business: declare office hours.

Set boundaries between your personal time and your work hours, you'll start to experience some wonderful benefits:

- You become much more efficient.
- Your time off actually becomes "down time"
- At the end of the day, you feel satisfied instead of resentful

Your assignments are simple: constantly ask yourself, "Which result is most important now?" Post a sign or make a note to keep you focused, and when the end of the day comes, close the door. I'm willing to bet that in a couple of weeks, life will feel better and your results will impress you.

Teresia LaRocque, professional speaker, first Master Certified Coach in Canada, is passionate in helping self-employed professionals leverage their business so they can live life on their own terms. For more information visit www.teresia.com or email Teresia@teresia.com

Fitness Forum

With Lisa Marescaux, BSc

Now! is the perfect opportunity to get out of the glare of your computer glow and the dull light of your television and make the switch to the great outdoors.



With slightly cooler temperatures ahead, it's a great time to hit the road again.

All you need is a good pair of shoes and layered clothing to exercise comfortably outdoors. Bring a friend (and water!) and enjoy one of the many beautiful path systems the Lower Mainland has to offer.

Switch up your usual gym routine and try taking your exercise regimen outside. Be creative and use a park bench for tricep dips or step ups, or do calf raises on your step. Lunge your way down the path or try some push-ups on your lawn.

Talk to a kinesiologist about effective ways that you can transfer your gym routine to the great outdoors so you can breathe fresh air and absorb natural light.

Taking your workout outside will also give you more exposure to sunlight and help you get your daily dose of Vitamin D. Low Vitamin D levels are associated with muscular weakness, bone deformities/fractures, and increased likelihood of falling. Why not kill two birds with one stone? Do your exercises outside and get your vitamin D.

Remember, small changes yield important health benefits.

Happy outdoor adventuring! Mix it up! Try the Stanley Park Sea Wall, the West side beach run from Jericho to Spanish Banks (go all the way around UBC), or take in the new Spirit Trail in West Vancouver.

Lisa is a clinical exercise specialist at the Copeman Healthcare Centre in Calgary. Lisa is experienced in fitness assessments, exercise programming, and risk factor management to individuals with or at risk for cardiovascular, pulmonary and metabolic diseases.

What is Charitable Planned Giving?

Almost everyone has an idea about what it would take to build a better community. But with bills, mortgage payments, and saving for retirement — putting those ideas into action — that's another matter!

Charitable planned giving is an effective way to support a cause that is dear to your heart, while getting around the stresses of daily life. Although the gift involves some planning and forethought, it only materializes after the bills have been paid and after future costs are no longer a concern.

A planned gift can take many different forms. It may be a bequest in your Will, a gift of life insurance, or the designation of a charity as the beneficiary to your life insurance, RRSP, RRIF or pension plan.

The donation is part of an overall estate planning strategy,

and it is structured to maximize income tax benefits. Most importantly, a planned gift is a statement of your most significant values. After all, it is your final say on what matters most to you.

The charitable cause that you choose to support will be a reflection of your life experience. What challenges have you faced? What joys do you wish to share? How can you say thanks for the help you've received? What dreams do you have for your grandchildren?

With a planned gift, your vision for a better society can come true. You will make a significant contribution, and may inspire a family tradition for charitable giving.

Kristin Helgason, Manager Development & Donor Services, Vancouver Foundation www.vancouverfoundation.ca

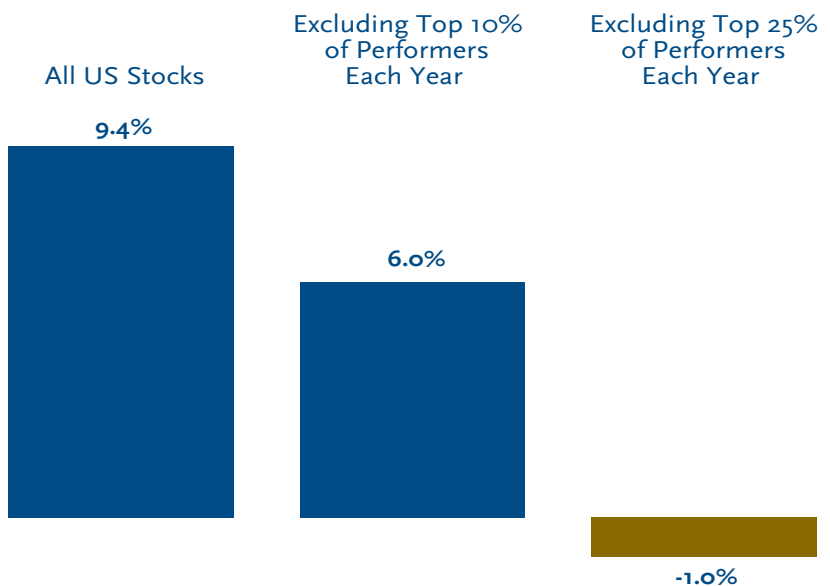
Missing Opportunity

This graph shows that a few outperforming stocks may account for a disproportionately large share of the US market's return in a given year.

Since it is impossible to reliably identify winners before the fact, the most prudent approach is to maintain broad diversification and consistent exposure within a particular asset class.

- ❖ Investors need to stay fully invested to capture the performance of the market.
- ❖ Most market gains have been driven by a small subset of stocks.
- ❖ Missing just the top 25% of performers each year was a money-losing strategy.

Compound Average Annual Returns: 1926-2008



It's True! Life Can Be Very Enjoyable!

We hope you find these Life Matters! ideas interesting

Websites Worth Checking Out

Just when you thought you've seen it all

Drop.io - www.drop.io

When your files are too big to email, type in the URL you'd like to use, upload your files (up to 100MB), set a password and/or privacy setting, and choose how long the link should be live (up to a year from the last page view). Sharing the files is then as easy as sending the URL around. There's no registration, no cost, and no limit to how many URLs you can use.

Animoto - www.animoto.com

Animoto auto-generates cool slideshow videos using your own uploaded photos and music. Just select which pics you want to use (from your hard drive or sites like Flickr and Facebook), arrange them in the order you want, choose a music track or upload your own, and then sit back for a few minutes and let Animoto work its magic. You end up with a polished finished product complete with transitions and effects. 30 second clips are free, longer clips cost \$3.

IRONKEY

The World's Most Secure Flash Drive

IronKey, designed to be the world's most secure USB flash drive, locks down your sensitive files and passwords with some of today's most advanced security technologies, including hardware encryption for safeguarding your data and advanced Internet protection software and services for securing your passwords and web browsing. And even if your IronKey is lost or stolen, not only is your data still protected, but you can restore it from an encrypted backup to a new IronKey and be up and running again in no time.

IronKey was founded in 2005 to protect the data, identity and privacy of consumers and business users around the world. We've tried it and it works.

www.ironkey.com



Productivity Tips

Two Minute Rule of Productivity

The 2 minute rule is a really easy way to simplify prioritizing tasks from David Allen's *Getting Things Done (GTD)*. If there is something that you need to get done that will take 2 minutes or less to do, get it done first.

The 2 Minute Rule was designed to shorten your to do list and prevent you from wasting mental effort thinking about it later. David Allen says in *GTD* that our brains are often reminding us that we have to do things at the precise moment that you can't do anything about it. By sending that thank you letter first, you have to spend time thinking about it later, especially when you are driving on the freeway or at a meeting.



Gulf Island Getaway

When all you have is a weekend to get away from it all

Fly to Salt Spring, Stay at Hastings House

Weekend in a small luxury country resort, spa and restaurant. It sits on 22 acres on the waterfront of Ganges Harbour, Salt Spring Island, British Columbia. Enjoy luxury lodging, fine dining, wellness and relaxation in a casually-elegant atmosphere. 1-800-661-9255 or www.hastingshouse.com



Harbour Air and Salt Spring Air have scheduled flights from Vancouver Harbour and from YVR.

www.harbour-air.com
www.saltspringair.com

800-665-0212
800-537-9880

"We need to steer clear of this poverty of ambition, where people want to drive fancy cars and wear nice clothes and live in nice apartments but don't want to work hard to accomplish these things. Everyone should try to realize their full potential."

Barack Obama