

## ***"Steward Of Faith, Hope & Prosperity" July 16, 2002***

It's the middle of July ! The summer months are really moving along. I hope everyone is enjoying the summer. I will be away on vacation for the next few weeks and wish to give everyone an opportunity to contact me before I leave.

Some last minute updates:

June Statements are being mailed from the fund companies. I have been sending lots of summary statements out. If you haven't received one and would like one, send me a email, and I'll get one out asap.

The current market reports are encouraging, they are very low and have been that way for an extended period of time. When we reflect back on history, we can see that the recovery after such historical periods has been very good. No one can predict the future, however when things look their worst that is often just about the time we get rewarded for our patience.

I have included a link to an article that is posted on my web site , click on the link and down load the pdf file <http://www.timothyross.com/letters/SummerPlans2002.pdf> . It is a good story comparing our summer plans to our investment strategy plans. I think it makes a lot of sense, so please read it through.

"You wouldn't cancel your summer holiday plans just because of a little weird weather, would you? You'd miss out on all the fun! So, why change your investment strategy because of fluctuations in the market ? "

As the Steward of you and your families financial plan I wish to share with you how much I appreciate the opportunity to have served you in the past and how I look forward to serving you in the future.

Remember : We all need Faith. A simple formula about faith defined it as follows,

Faith = Knowledge + Action

When we begin an investment plan we do so with faith. Faith is putting the knowledge that we have into action. It takes time for our investments to grow. Time is the biggest factor in long term wealth creation and protection. As the Steward of this Faith, I'm here to help guide you and your family through the rainy weather. So if you are feeling a bit under the weather, just keep pressing forward to the future and please do not hesitate to contact me.

It's always a good idea to learn how our emotions react to the market volatility. Right now we are experiencing lots of volatility so it's always a good idea to review the "Market Emotion" Chart [http://www.timothyross.com/letters/Cycle\\_of\\_market\\_emotions.pdf](http://www.timothyross.com/letters/Cycle_of_market_emotions.pdf) Right now we are at the point of maximim financial opportunity!

Wishing everyone a blessed, joyous summer.

Sincerely

Timothy L Ross  
Family Advisor  
Branch Manager Professional Investments  
www.youradvisorcares.com  
27 Apple Street  
Brockville, Ontario K6V 4X7  
613-498-2419, 800-667-4662 , Fax 613-342-8451  
advisor@timothyross.com

PS: feel free to forward this message to your friends and family. Perhaps by doing so, you can help them work on and acheive

## **"Life's Major Goals"**

1. Tax Smart Planning & Investing
2. Worry Free Retirement
3. Education of Our Children & Grandchildren
4. Quality Care For Our Parents
5. Meaningful Financial Help For Our Loved Ones
6. Meaningful Legacy

**[www.timothyross.com](http://www.timothyross.com)**

## ***"Steward Of Faith, Hope & Prosperity"***

*To get your own copy of our newsletter just send an email to [subscribe@timothyross.com](mailto:subscribe@timothyross.com)*

*To discontinue receiving our newsletter email with comment "remove" to [unsubscribe@timothyross.com](mailto:unsubscribe@timothyross.com)*