



## MARKET TURBULENCE

*It can't always be smooth sailing. Turbulence is to be expected and is a normal part of an economic cycle. It might seem daunting, but a drop or correction in the market should be looked at as a sign of opportunity. This is when staying the course with your financial portfolio is always recommended.*



Investors will likely continue to be concerned about the sub-prime issue, however it should be noted that markets have a remarkable ability to adjust and anticipate a turn for the better. This turn will take time, but many believe that the seeds are now being sown for 2008 to be an "up" year for stocks. Remember that monetary policy is expansionary, inflation and interest rates remain low, and 2008 is a presidential-election year, which is normally a bullish sign.

If you have chosen DLD Financial Group Ltd. as your financial planning firm, enjoy comfort in knowing that our key strategies are understanding client risk tolerance, and offering portfolios that fit these needs.

## THE SPOUSAL RRSP



Have you maximized your RRSP room, but your spouse hasn't? As of this year, any Canadian resident who receives income that qualifies for the pension income tax credit is allowed to allocate up to *half* of that income to his or her spouse or common law partner. Using a spousal RRSP throughout a couple's working life with the aim of building equal retirement assets is a smart move for most clients. The use of a spousal RRSP can help to ensure that each partner has an adequate amount of capital that can be drawn on in a variety of circumstances.

**RRSP DEADLINE IS FEBRUARY 29, 2008**

Any Questions? Give us a call!

Sincerely,  
Dave

Dave Drummond, DLD FINANCIAL GROUP  
T 604.681.7185 F 604.685.9666  
E david@dldfinancial.com



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