

# Managing risk is most important when planning investments

**continued from p.13**  
cept a low target investment return rate.  
Simply put, you can reduce investment risk and still achieve your financial objectives. Yes a higher return would be nice but why risk more than you have to when increased risk can increase the chance of disappointing investment returns.

The key is not the high-return potential. The key is managing and reducing your investment risks, which means your desired return is more constant and with less risk of failure.  
Consider our couple. They would be delighted if they earned more from their investments. However, if they took additional risk to earn extra money they did not need, how

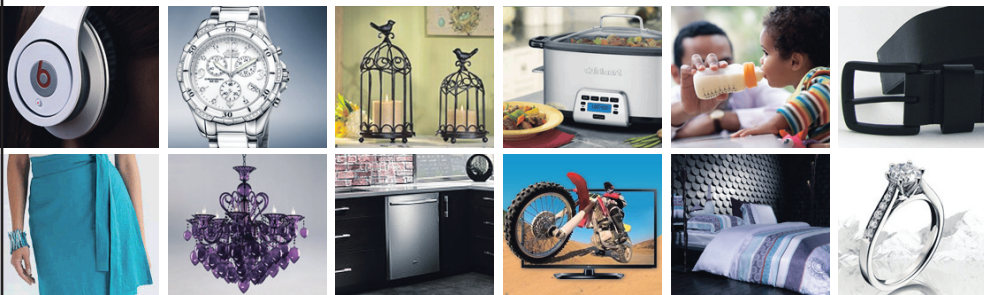
would they feel if those risks caused them to miss their target return and therefore, not allow them to have the secure and comfortable retirement they planned.  
When you hear of good investment opportunities, put those opportunities in the context of your investment objectives and target returns. You are not looking for a great return.

You want the necessary return that allows you to be comfortable, safe and able to enjoy your retirement years.  
Bottom line is investing is more about you and what you want to achieve. Managing the risk is what is most important.  
— Submitted by Peter Watson, MBA, CFP, R.F.P., CIM, FCSI., Certified Financial Planner

WWW.SHOP.CA

## SHOP HAPPY

SIGN-UP FOR FREE & GET  
**\$25 TO SPEND**  
ON YOUR FIRST \$100 PURCHASE



 **Shop Happy** Canada!  
 **Free Shipping** on millions of products  
 **Free Returns** 365 days a year  
 **No Duty** or Tariffs

**SHOP • CA**

Let in the light,  
block the heat! →

built with **ACRYLITE®**

**GET YOUR ESTIMATE!**

Give us a call! 877.707.7427  
**905.973.8022**

**Natural Light PATIO COVERS**  
*bringing sun and shade together*

**30-YEAR WARRANTY!**

CREATE YOUR OWN BACKYARD RETREAT! | VIEW OUR ONLINE PROJECT GALLERY! | VISIT OUR WEBSITE [naturallightpatiocovers.com](http://naturallightpatiocovers.com)

**ALL ABOUT PETS SHOW**  
featuring **ONTARIO'S MANE EVENT**

1000's of Products. 100's of Animals. 3 Days.  

Animals of all types Easter long-weekend • Mar 29-31, 2013  
Mississauga International Centre • [allaboutpetsshow.com](http://allaboutpetsshow.com)

Buy Tickets Online **SAVE \$2**

**Show Hours:**  
Fri-Sat: 10am-6pm  
Sun: 10am-5pm

**International Centre:**  
6900 Airport Rd.  
Mississauga, ON L4V 1E8

**\*Free Parking\***  
Visitors are not permitted to bring pets to the show.

**Media Partners**