

WHERE ARE THE ELECTION RESULTS?

YOU MIGHT NOT SEE ELECTION RESULTS IN THE PAPER NEXT WEEK, WRITES KAREN MICELI



KAREN MICELI
Column

It's about trust. Our relationship with our readers is built on transparency, honesty and integrity. As such, we have launched a trust initiative to tell you who we are and how and why we do what we do. This column is part of that project.

Monday's federal election will happen during unprecedented times — and that might mean something else will be out of the ordinary when you open your paper next Thursday.

Traditionally, in the first edition after a Monday election we publish the local riding results in the form of an analysis story (since the paper comes out three days after the election and the winners are already widely known).

However, this year, due to mail-in ballots, we may not know who the winners are by our press deadline on Tuesday.

If that turns out to be the case, rest assured, all the final results as you elect the Halton members

of the House of Commons to the 44th Canadian Parliament will be posted on our website, theIFP.ca, as soon as they are available.

Here is what we know about the counting of mail-in ballots, according to the Elections Canada website.

- Returning officers can start counting mail-in ballots on election night as soon as they have completed the required verifications.

- Verifications may take up to 24 hours. Depending on the volume of mail-in ballots received, returning officers may need several days after election day to finish the count.

While we'll have boots on the ground covering the race as the results come in, it remains to be seen if we can call the winner of your riding on election night and publish the details in print next Thursday. It depends on the preliminary voting results and how many mail-in ballots are received and/or counted.

Please know we will work as quickly as possible to get the information to you, both online and in print.

We welcome your questions and value your comments. Email our trust committee at trust@metroland.com.

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SNAPSHOT



Anita Robinson photo

A rabbit and cardinal seem comfortable in each other's presence in a Mowat Crescent backyard. Do you have a great local photo you'd like to share? Send it to sleblanc@metroland.com, along with a brief description.

INVESTING: MEASURE TWICE AND CUT ONCE

INVESTMENT POLICY STATEMENT HELPS REDUCE COMMON MISTAKES, WRITES PETER WATSON



PETER WATSON
Column

There is a popular expression used in carpentry work — measure twice and cut once.

This is just another way of saying be careful not to make a mistake.

Making a mistake with your investments can be expensive. A useful strategy when investing is to follow the measure-twice-cut-once

idea. Develop an investment policy statement before making investment decisions.

Plan what you want to do. Then implement that plan.

There are three common mistakes that are easily made when investing without the foundation of an investment policy statement.

One: Assuming too much risk. You fall in love with one investment and consequently your portfolio does not have the diversification necessary to manage risk. This happens often.

Two: Not taking enough risk. Stocks can lose value, but investing too much in bonds will likely not provide you with a high enough return.

Usually, the motivation for being too risk-averse is the fear of normal stock market volatility. Volatility is a normal characteristic of long-term investing in stocks.

Three: Avoiding making investment decisions. Without the context of some sort of road map for investing, it can be an easy mistake to procrastinate and just avoid making investment decisions.

Our recommendation: Make investing a two-part process.

First develop an investment policy statement. Then invest.

Peter Watson is registered with Aligned Capital Partners Inc. (ACPI) to provide investment advice. Investment products are provided by ACPI. ACPI is a member of the Investment Industry Regulatory Organization of Canada. The opinions expressed are those of the author and not necessarily those of ACPI. Watson provides wealth management services through Watson Investments. He can be reached at www.watsoninvestments.com.

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