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## ESCAPE TO BOCAS DEL TORO

There's something about a hammock, a chilled drink and the sound of the sea that can't be beat. As temperatures drop and your calendar fills up, the idea of slowing down — way down — is probably sounding more appealing than ever. The Caribbean is calling, and some of the most idyllic, laid-back beaches are awaiting your visit in Bocas del Toro in Northeastern Panama.

Known for its lush landscapes and quiet beaches, sleepy Bocas del Toro is made up of nine main islands, just a hop away from Panama City. One of the most biologically diverse places on the planet, this beautiful archipelago is perfect for adventure seekers and beach bums alike. There's something for every kind of Caribbean traveler.

Ecotourism is huge here, as it's home to Panama's first national marine park, and outdoorsy visitors can enjoy snorkeling and scuba diving lessons from Bocas Town, cave exploration at Basti bat caves, hiking to Almirante waterfalls and zip lining. Walk around to find tours; Bocas Town is very easily walkable, and pedestrian paths lead to great discoveries sprinkled all over the island.

Loungers and foodies enjoy relaxed days at picturesque beaches and evenings devouring the best of the best locally sourced and fresh food at El Ultimo Refugio, which serves an eclectic menu of seafood, fusion and creative cocktails. There are a number of affordable places to stay, but if you're looking for something a little more out of the way, check out the nice stand-alone forest cabins overlooking the bay at the eco-friendly La Loma Jungle Lodge on the beautiful Isla Bastimentos.

Travel + Leisure Magazine named Bocas del Toro in Panama this year's best place to travel, so make your reservations before this amazing place becomes more popular with tourists. Whether you're looking to party with backpackers or prefer to birdwatch your way through the mangroves, you'll find the escape you need at Bocas del Toro.

## UPCOMING EVENTS

### 'The Bankers' Secret' Boot Camp

Calgary — January 28  
9 a.m. - 5 p.m.

### 'Talk to the Experts' Radio Show

Calgary News Talk 770 — January 21  
Ched 630 — January 28

# THE BANKERS' SECRET

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## THE MOST WONDERFUL DAY OF THE YEAR REMEMBERING CHRISTMAS WITH THE ZACHERS

*The Christmas season has always been a special time of year for me. When I was a kid, the days leading up to Christmas were spent outside in the snow. And we got plenty of it. My brothers and I did a lot of ice skating and riding our toboggan down big hills. But before long, we'd begin our search for the perfect Christmas tree.*

My family always opted for a real tree, and that meant we'd have to brave the snow to get it. Being out in the cold was always an adventure for my brothers and I, as we dragged our toboggan through the woods. Once we found our tree, my dad would cut it down, and we'd pull it all the way home. As soon as the tree went up, the Christmas countdown was on.

I remember being a kid, anxiously awaiting Christmas morning. Like most kids, I could hardly wait for December 25, when I would run into the living room to find the milk and cookies gone and presents under the tree. Most years, I'd be too excited to sleep, so I'd stay up all night on Christmas Eve. I still remember my favourite Christmas morning. I woke up to find a brand-new electric model train set waiting for me. I built the tracks that day and watched the train go around for hours until it was time for Christmas dinner.

When I was younger, it was just my parents, my brothers and me, since we didn't have extended family nearby. So when I

wasn't distracted by toys, I helped my mom and dad prepare dinner in the kitchen. We opted for a traditional turkey dinner, but waiting for the turkey to finish cooking was tough on us kids! There were so many smells wafting through the house that when it was finally time to eat, it was a big deal.

These days, I'm not much into toys and waking up early to find presents, but the importance of family during the holidays has always stayed with me. If my wife and I stay home, we still make a traditional turkey dinner with stuffing and potatoes. But every few years, we'll opt to go out for a nice dinner. But no matter where we are, we spend our time with friends and family.

My wife and I decorate the house in anticipation for our guests. Now that I'm the one who has to do the heavy lifting, we opt for an artificial tree. What they lack in that natural pine scent, they make up for in ease of use! Throughout the night, we'll tell stories, catch up, sip eggnog and toast to a great year.

This is truly the most wonderful time of the year. I hope you and your family have a chance to enjoy each other's company and look forward to the new year.

Wishing everyone a merry Christmas and a happy New Year,

- Glen P Zacher, CFP

## BETTER ENGAGEMENT IN A WORLD WITH TOO MUCH NOISE

Marketing still works, but it's harder than it used to be to engage your prospects, and engagement is really the currency of a successful marketing campaign. According to a recent poll by Trackmaven, the social platform with the highest engagement is Instagram, and yet it's seen a drop in engagement of 25 percent in just a year.

Not only are people bombarded by competing marketing messages every second of the day, but they're also getting better at blocking the noise out completely, using tools like ad-blocking apps or browser extensions. They're also just plain better at ignoring much of what they're exposed to. And while more marketing dollars can help, it's getting increasingly important to make sure the marketing you *are* doing is effective.

So what can you do as a business owner to break through the noise? It's simple: Focus on being a thought leader in your industry, cementing your business as the place your audience will turn to when they need answers. By producing and curating content that is useful and applicable for your audience, prospects and customers alike will automatically be more receptive to your message. For example, a laundromat could share tips on types of detergents, when to dry clean and other pertinent information for its customers, gaining trust and displaying thought leadership.

If you can build that relationship with customers and prospects, then whenever their brain's spam filter is ignoring most incoming marketing messages, they'll still notice yours coming through. That's partly because they'll be accustomed to the value your content provides. Like a TV show with a commercial break every 10 minutes, an audience that loves the usefulness of your content will put up with the occasional sales pitch — or even welcome it with open arms! If they trust that you're the real deal, and you're delivering something that can help them execute what they've learned, why wouldn't they?

Fortunately, thought leadership isn't as challenging to cultivate as you might think. While creating quality original content is definitely a part of it, you can also curate content from other reliable sources. Because of your position in the industry, you have unique insight into who should be taken seriously and what's worth listening to. That's why curating content is a key element to building thought leadership, whether that's posting guest blogs, promoting affiliate relationships or sharing other people's content on your social channels.

This isn't the same as traditional marketing methods, but if you want engagement that makes your online marketing work, building thought leadership through content is a reliable way to do just that.

## DOUBLE YOUR MONEY THE SMART WAY



Want to have twice as much money as you do right now? Most people would!

You could double your money at the roulette wheel or the blackjack table. But with gambling, you're just as likely to lose everything, if not more likely. If you want a sustainable way to grow your money, you should look into investing and the rule of 72.

The rule of 72 is a simple way to find out how long it will take for you to double your money with an investment. All you have to do is take the interest rate and divide it by 72. For example, with an

interest rate of 8 percent, it'll take nine years to double your initial principal.

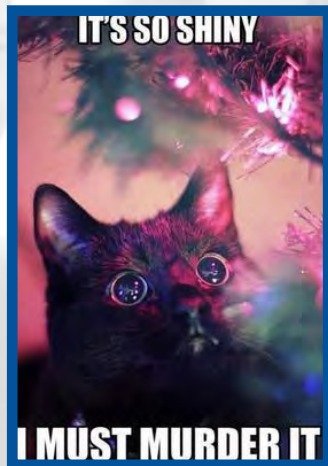
The same equation works in reverse. If you have \$10,000 and you want to know what kind of return you'll need to double it in four years, divide four into 72 to come up with an 18 percent annual return. That tells you that you'll need to be very aggressive with your investing if you want to have \$20,000 by the end of year four.

That's partly because the long-term *average* return of the S&P 500 stock index is 10 percent, based on the years between 1928 and 2014. Note that these returns take place over the long term. With a smaller time horizon, market fluctuations can lead to losses.

On the whole, though, you have a pretty good chance of achieving high single- or double-digit returns on an annual basis in the stock market. If you're willing to put money away and not touch it for 10, 20 or even 30 years, the rule of 72 has time to work for you multiple times. That's the power of compounding!

In the end, the rule of 72 is a useful mental math trick to help you put different investment options in perspective. Put it to the test — and see how soon you can double your money!

## BREAK CORNER



### BEEF AND MUSHROOM STUFFED ACORN SQUASH

#### INGREDIENTS

- 1 acorn squash
- Coconut oil, for sautéing
- ½ onion, chopped
- 2 garlic cloves, minced
- 2 cups (300 g) sliced mushrooms
- ½ pound (230 g) ground grass-fed beef
- 2 teaspoons (10 mL) curry powder
- Salt to taste
- Freshly ground black pepper to taste
- 2 cups (300 g) chopped fresh spinach or other green (arugula, kale, etc.)

#### DIRECTIONS

1. Cut the squash in half and scoop out seeds. Microwave the squash for 7-8 minutes, or until tender.
2. Meanwhile, in a skillet over medium heat, melt a little coconut oil and add the onion, garlic, mushrooms, grass-fed beef, curry powder, salt and pepper.
3. Stir until vegetables are cooked and beef is browned.
4. Add the spinach and cook until it's just wilted.
5. Scoop the filling into the squash halves and serve.

Recipe inspired by [paleoporn.net](http://paleoporn.net).

## DON'T TAKE OUR WORD FOR IT

"I had accumulated quite a bit of debt due to my stupidity. It was stressing me out very much. I sought guidance from McGuire Financial. They exceeded my expectations."

— *Miles Perkins*

"I want to express my appreciation for all of your effort and expertise throughout the whole consumer proposal process. I would recommend you to anyone, like I was, struggling under a mountain of credit card debt and feeling hopeless. In a little over three years, I have gone from owing over 60,000 to debt-free. It feels great! Please feel free to share my testimonial as you wish."

— *Tom Ferguson*

