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DON'T MISS: Edmonton Boot Camp, **June 25**

ZAZEN IN THE GARDEN

WHAT IS A ZEN GARDEN?

To us in the Western world, Zen gardens are atypical. Some might even say they're not gardens at all. These *karesansui*, or 'withered landscapes', contain little to no greenery, but are instead composed of rocks and sand in a dry landscape style. The Smithsonian translates *karesansui* more literally, into the phrase 'dry mountain water'. Either way, you won't find Japan's lush island greenery in their Zen gardens.

These gardens have been in Japan since the 14th century. The sand is raked to look like water flowing around rocks that symbolize mountains or islands. Zen means meditation in Japanese, so Zen gardens are contemplation gardens. They're the perfect place to practice some peaceful Zazen, the seated meditation central to Zen Buddhist beliefs. In fact, Smithsonian Japanese art curator James Ulak says their purpose is to "invoke deep meditation."

OKAY, I FEEL PEACEFUL, BUT HOW DOES IT WORK?

These desert-like landscapes, occasionally peppered by pieces of moss or greenery, evoke an undeniable tranquility. For years, people have questioned why. In 2002, scientists reported that they'd found the answer — for one specific garden at least.

Kyoto's Ryoanji Temple Garden has been a source of wonder and peace for thousands since it was founded in 1450. Now, according to Nature:



The International Weekly Journal of Science, neuroscientists know why. The garden's negative space forms the image of a tree in our subconscious. The tree's trunk "lines up with the preferred garden-viewing spot of ancient temple floorplans."

Need more Zen in your life? Consider adding some *karesansui* elements to your home garden. Who knows? Maybe you'll find just a little more peace.

THE BANKERS' SECRET

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TULIPS, BIKES, PRETZELS AND PORSCHEs

As I shared a few months ago, McGuire Financial Group's managing partner, Jayson Lowe, and I were selected to attend Equitable Life's 2016 Leaders' Conference. We were treated to six days on a riverboat cruise through Amsterdam. Being among the top six financial advisors in Canada meant Jayson was awarded as the Top Overall Advisor, and I was awarded for Top Sales in the Western Region. Being among others with Equitable Life was a great honour, but don't think we were on the water the whole time.

My wife and I took different excursions whenever the boat docked. In a single day, we'd get off the boat to tour a historical site, then we'd cruise down the Rhine Canal for another hour before stopping at our next destination. We saw plenty of windmills and tulips along the way, which the Netherlands are known for. And even though it was raining in the tulip gardens, the colours were no less beautiful. My wife and I ordered eight different coloured bulbs, which should arrive in September.

We met very friendly people wherever we travelled, and most of them used bikes to get around. While there are some cars in Amsterdam (mostly BMWs, Porsches and Audis, as opposed to Chevys and Fords), most people prefer bicycles as the No. 1 mode of transport. We must have seen a few thousand!

Each new person we met had a different story to tell. We learned a lot about the history of the city from locals. For decades, Amsterdam was all swampland. City designers dug canals to drain the swamp and build the port city we have today. In fact, the name 'Amsterdam' comes from 'Amstel' (for the river) and 'dam.' With so much water, there was no shortage of places to go.

After the cruise with Equitable Life, we flew to Munich, where we embarked on several hop-on, hop-off bus tours, toured Ludwig's Castle and ate classic German food. Schnitzel, bratwurst, red cabbage, sauerkraut, potato dumplings, Black Forest ham, fresh pretzels — I couldn't pick a favourite food if I tried! It was all amazing, though I'm not sure I'll attempt to make it at home. Of course, we sampled beers, too, of which Edelstoff was the most memorable. Finally, we toured the BMW museum and took a Porsche Boxster GTS out on the Autobahn. We spent three hours driving through picturesque countryside.

Though the weather was a hit-or-miss mix of sun, wind, clouds and rain, I couldn't have asked for a better first trip to the Netherlands. If you ever get the chance to visit Amsterdam, I highly recommend it. I can honestly say it's well worth the journey.

-Glen P Zacher, CFP

SO PERSUASIVE, IT'S CONTAGIOUS

THE MAKING OF A MISSION STATEMENT

THE MAKING OF A MISSION STATEMENT

What makes your business profitable? Is a successful business all about minimizing production costs and maximizing profit margins? These are certainly essential parts of the equation. But it doesn't matter how many thousands of products you manufacture or how incredibly efficient your manufacturing process is if you can't sell your product. Ultimately, customers make your business profitable. That's why, as you create your mission statement, it's imperative that you consider your customers.

According to Frank Rothaermel's book *Strategic Management: Concepts and Cases*, there are two types of mission statements: customer-oriented statements and product-oriented statements. Strategic Management Insight summarizes his findings, writing, "Customer-oriented missions define an organization's purpose in terms of meeting customer needs or providing solutions for them." Product-oriented missions, on the other hand, focus on specifics and products or services the company offers their customers.

YOUR MISSION SHOULD BE CUSTOMER ORIENTED

A customer-oriented mission is other-focused. Creating this kind of mission statement requires us to thoughtfully consider not just how our business will benefit us, but how it's advantageous

to our customers. This exercise requires selflessness. "Wait," you might say, "I'm all about doing good, but I need my business to be profitable, too!" Believe it or not, this altruistic outlook is beneficial not only to your customers, but also to your bottom line.

Don't believe us? According to the Las Vegas Review Journal, "Selflessness" is the "key to passionate business," and passion is infectious. Team members can get behind a selfless mission wholeheartedly because it makes both ethical and financial sense.

However, we can't expect this passion to spread magically. The Las Vegas Review brings up an important point in a quote by Isabelle Fish, president of Rue Pigalle Inc. She states that a passionate business "creates, expresses and shares emotion throughout the whole process." She says, "If a staff member feels it but can't express or share it with customers, my chain is broken." In order for a selfless customer-oriented mission statement to be effective, systems for spreading that fervency and excitement to your customers must not only exist, but must also be intact.

As you create your mission statement, focus on your customers. Craft a statement that truly has your customers' best interests at heart. Do this well, and your statement will be so persuasive, it'll be contagious. And in the end, that's profitable for everyone.

WHERE'S YOUR NEXT MOVE?

CANADIAN HOUSING PRICES AND UNIT AVAILABILITY ON THE RISE

In March of this year, if you wanted to buy a detached home in the Greater Toronto Area, you should have been prepared to spend upwards of \$1 million. That's a 21 percent increase from the price of a detached home in the same area last year (about \$860,000). Ten years ago, that same detached house might have cost \$440,000, so a price jump to over \$1 million is something to notice.

According to Bryan Tuckey, chief executive officer of the Building Industry and Land Development Association, the spike is due to a demand that has far passed the supply.

"Our region has record-low levels of new detached homes available for sale, which drives up prices and reduces housing choice for consumers," he said in a recent issue of the *Financial Post*. Prices are expected to rise, but if you're looking to buy in British

Columbia, Quebec and Atlantic Canada, you might have better luck.

Wealth Professional (www.wealthprofessional.ca) reported in March "the biggest one-month gain [of home starts] since 1983," based on findings from Canada Mortgage & Housing Corp. The pace of condominiums, apartments and townhomes increased 29 percent (or up to 212,594 units), compared to the Bloomberg-News predicted 180,000 units.

Meanwhile multiple-unit urban starts increased 46 percent, over 138,000 units. Single-detached urban starts increased another 6.1 percent, over 61,000 units. With this news in the spotlight, if you're considering relocation, speak first to your certified financial planner to see which move is best for you.

“Prices are expected to rise, but if you're looking to buy in British Columbia, Quebec and Atlantic Canada, you might have better luck.”

HAVE A LAUGH WITH US!



Escape attempt



5% complete



TACO SALAD TO GO

Summer is always busier than you think, and it's important to keep up your energy while you're on the go. Try this convenient and healthy salad-in-a-jar recipe, perfect for a mid-afternoon pick-me-up.

INGREDIENTS

- 8 ounces cooked chicken breast, cut into bite-sized pieces
- ½ cup salsa
- 1 large lime, juiced
- 1 large avocado
- 2 Roma tomatoes, chopped
- ½ cucumber, chopped
- ½ cup black olives
- ½ cup cilantro, chopped
- Fresh spinach
- 1 mason jar

DIRECTIONS

1. Place salsa in the bottom of mason jar.
2. Put avocado in a separate bowl, and mix with the lime juice. Drop the mixed avocado into the jar.
3. Add in chicken.
4. Place tomatoes, cucumber, and olives on top, followed by the cilantro and as much spinach as you can fit.
5. Seal and refrigerate until you're ready for lunch.

TAKE BACK CONTROL BECOME YOUR OWN BANKER



"[The Infinite Banking Boot Camp] was an amazing day. It was definitely worth my time — tons of education, good tips, and fun as well. I think anybody can get started with this. It's for people of any age: young people or business people. [The

McGuire Team] did a good job [presenting the information]. They explained the numbers so we could follow along. It was broken down well enough. It's worth your time to come and learn. Always keep learning to decide if [The Infinite Banking Concept] is a fit for you."

— *Debbie and Gary Okotoks, Alberta*

"Our biggest ah-ha moment came when we realized how large and quickly cash values grew inside the structure of [The Infinite Banking Concept]. The material was fantastic. It was very insightful. It was easy to follow. The different media [the McGuire

Team] chose to present the information was fantastic. The team was very knowledgeable, gave great examples and they presented the material very well. Anybody [can do this]: professionals, business owners, professionals, grandparents, young families — they're fantastic strategies. We're looking forward to our next meeting and encourage anybody to come."

— *Tyler Calgary, Alberta*

"Today [at the boot camp], we learned how much the banks aren't really working for you. You're working for them a lot, but you can take back that money. Seeing the recapture of debt example was extremely powerful. My biggest discovery is how we can apply this to our lives and take back control and keep building a legacy for our family. Being able to work as a couple to see where our finances are going, because that's important in a relationship. Education is key. You never know until you learn. And learning something new every day can improve your life in ways you may not expect. Follow the advice from the people here at McGuire, and you'll be just fine."

— *Heather and Cameron Leduc, Alberta*