

# La Sirena



enero janvier January 2008

Fresh catch of the month!

Tel: 604-535-5565

www.ladiesonthego.ca

## Europe on Sale... By land, river & sea

Spend your new year in ancient lands! Village Travel & Cruises will help you plan at Europe on Sale... by land, river & sea – a travel show:

January 27, 2008 from noon until 4PM at the Pacific Inn

Featuring new adventures from:

- ◆ Insight Vacations
- ◆ Globus Vacations
- ◆ Holland America
- ◆ Uniworld River Cruises
- ◆ Avalon River Cruises

Stay for a free Spanish lesson and belly dancing performance! Currency Exchange will be there to take the mystery out of money, joined by Canadian Border Services, Ladies on the Go and other travel geniuses.

Enter to win \$500.00 off your European tour or cruise!

Your Canadian dollar is stronger and so is the competition for overseas travel!

River cruises are selling out early so you've got to jump on board quickly or [walk the plank](#) off these small ships! Tours in Northern and Eastern Europe are popular as ever. Tours in St Petersburg and cruises into the [Black Sea](#) are waiting to be discovered – make 2008 the year to live your adventures!

Call Village Travel & Cruises at 604-535-5565 or email: [sails@villagetravel.ca](mailto:sails@villagetravel.ca) to let us know you will be at the show!

## Français Vouloir – to want

Je voudrais manger - I would like to eat.    ¿Voudriez- vous un café? - Would you like a coffee?

boire	to drink	un journal	a newspaper	un café	a coffee
manger	to eat	une tasse	a cup	- au lait	- with milk
s'asseoir	to sit down	-grande	-large	la crème	the cream
goûter	to taste	-moyenne	-medium	la sucre	the sugar
déjeuner	to eat breakfast	-petite	-small		
dîner	to eat lunch				
souper	to eat supper				

Call Finally Fluent now for a **FREE** pronunciation class!

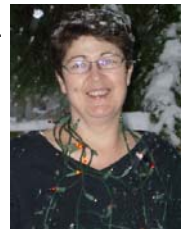
**778-552-3232**



Marianna Paulson, BEd, BPE-OR  
Licensed HeartMath® Provider  
Programs for adults, children & teens.

604-507-9970

[Changeofheart@shaw.ca](mailto:Changeofheart@shaw.ca)



## Winter Storm!

How many of you feel a little [under the weather](#) or [green around the gills](#) after the New Year's festivities? Too many [rough seas](#) or do you feel like you've been [ship-wrecked](#)?

You need to get back [on course](#) – get your [oars back into the water and pulling together](#). No need to feel [shellfish](#) for looking after yourself.

Let's switch from sea to air for the purpose of my next analogy. Remember the "oxygen mask theory"! What does the flight attendant tell you to do?

"Put your oxygen mask on **first** before helping your children." No need to explain why – you know the answer to that one.

Having said that, remember that "[no man is an island](#)." (John Donne 1572-1631). We are all interconnected and it's important to recognize that we all need support from time to time.

In order to be supportive and helpful to your friends and family, you need to look after yourself mentally, physically and emotionally. What do you need to do to transform your stress? I can help you with scientifically proven tools and techniques, so you will have [smooth sailing](#) when your [seas get rough](#).

Marianna Paulson  
"Auntie Stress"

HeartMath is a registered trademark of the Institute of HeartMath.



## Español Querer—to want



Quisiera - I would like... ¿Quisieras.....? - Would you like....?

Christina Erickson, Finally Fluent www.finallyfluent.ca	beber	to drink	una mesa	a table
	comer	to eat	una silla	a chair
	sentarse	to sit down	un periódico	a newspaper
	degustar	to taste	una taza	a cup
un café	a coffee		- grande	-large
con la leche	with milk	desayunar	to eat breakfast	
la crema	the cream	almorzar	to eat lunch	- media
el azúcar	the sugar	cenar	to eat supper	- pequeña
				-small

Quisiera comer - I would like to eat ¿Quisieras un café? - Would you like a coffee?



## Employ Asset Allocation & Maximize your RRSP Potential

Jas Sahl, CIBC

What is the key to saving for retirement? Is it starting an RRSP early in life? Is it contributing on a regular basis rather than just before the annual RRSP deadline? Is it making the maximum contribution to your RRSP every year?

Truth is that if you are managing to do any or all of these, you are on the right track. But what about your asset allocation – the distribution of your financial assets between equities, bonds and cash?

Studies have shown that asset allocation, or the percentage of each type of investment you hold, accounts for over 90% of portfolio returns. In general, the distribution of your assets should depend on your personal financial goals, the time you have until you need to use your assets and your risk tolerance. Naturally, the appropriate asset allocation for each investor is different.

You should also keep in mind that asset allocation is not a one-time event. The allocation of a portfolio needs to be reviewed – and possibly revised – on a regular basis. After all, your needs and/or life circumstances may have changed, not to mention that growth in each asset class may have thrown off your original allocation.

An asset allocation strategy involves distributing the money you want to invest among three basic types of investments: equities, fixed income, and cash equivalents. The percentage of money you invest in each category is your asset allocation.

Based on your findings, you will then be able to determine what mixture of equities, bonds and cash will provide the most suitable risk/reward scenario. For example, if you have 40 years to save and are not risk-averse, you might develop an asset allocation of 70% equities, 20% bonds and 10% cash. On the other hand, if you have 15 years to save and have a more conservative risk posture, you might opt for 25% equities, 60% bonds and 15% cash.

You will then need to put that asset allocation into practice. In other words, you must build a portfolio of specific investments based on that allocation. And finally, you will need to regularly review your asset allocation to ensure it remains appropriate to your circumstances.

Of all three-asset classes, equities have historically proven to be one of the best ways to build wealth over the long term. However, many investors build up the equity portion of their RRSP, on stock at a time without any thought to how each equity relates to the rest of the portfolio. This can result in greater volatility, exposing your portfolio to company and sector-specific risk. The key, therefore, is to ensure your portfolio is sufficiently diversified.

When it comes to making the most of your RRSP, the size and regularity of your contributions are just part of the equation. The other part of the equation involves ensuring that those funds are optimally employed at all times

Jas Sahl

Investment Advisor, CIBC Wood Gundy

#408 - 1688 152 Street

Surrey, BC. V4A 4N2

Tel: 604-535-3763; Fax: 604-535-8103 Toll Free: 1-800-667-6132

E-mail: [jassahl@cibc.ca](mailto:jassahl@cibc.ca) Website: [www.jassahl.com](http://www.jassahl.com)