



Faiella Financial Newsletter

A Note from Rocco



Faiella Financial Group gets social

The Faiella Financial Group Team has been working very hard behind the scenes over the past several months establishing our online and social media presence on the internet so we can maintain strong connections with our Clients.

Our company website, www.faiellafinancial.com (please take a look) has new content and many new features including:

- An up-to-date NEWS section on our homepage.
- A private CUSTOMER ACCESS page – to access your accounts securely online.
- An ONLINE NEWSLETTER, 'The Wise Investor' – sign up on the Faiella Financial website to have it sent to your inbox quarterly.

We have enhanced our Customer Access Screens that will allow you to view your Investment Accounts "online", find valuable resources and links in addition to useful calculators and up-to-date industry news in our "News" section.

Faiella Financial Group has gone social. Join us online:

- Like Us on Face book
- Join Rocco on Linked In
- Follow Faiella Financial Group on Linked In
- Sign up for our Quarterly Newsletter Online
- We appreciate you sharing our newsletter, news stories and web pages with friends and family who could benefit from our services.

We look forward to being able to bring more enhancements to all of our Clients in future releases.

Rocco

You Could Win A \$100 Gift Card



SIGN UP & Get the latest FINANCIAL News And Updates

www.faiellafinancial.com



Sign up for our Quarterly Newsletter

Terms and Conditions

- Everyone who signs up through www.faiellafinancial.com will receive one ballot.
- The deadline for signing up will be August 31, 2011 at which time the draw will be held on September 1, 2011 to determine the winner of the Casey's (Sudbury) \$100.00 Gift Certificate.



Did You Know?

The biggest unexpected cost incurred by travellers is for **Medical Expenses.**

ANYTHING CHANGED... in your situation

Update your information and email address.

Contact us at: 705.674.1974 Or go online to www.faiellafinancial.com/customer-access



Q2 Review & Market Update

There were mixed results on global capital markets during the second quarter of the year. Bond prices rose, while stocks in general pulled back. Even then, markets such as Germany and Japan made gains, while China and North America were down.

The performance of Canada's S&P/TSX Composite Index was notable in that by mid-June, it had experienced a technical correction – broadly defined as a decline of 10% or more. However, Canadian stocks rebounded at the end of the quarter, and the index registered a decline of 5.2% for the three months and a slight gain of 0.2% for the year-to-date. U.S. stocks have fared better, as the S&P 500 Index was flat for the quarter and up 6.0% for the six-month period (in U.S. dollars.)

Market observers point to several reasons for the Canadian market's lagging returns this quarter. Prices for fuel, food and other commodity prices have risen dramatically as the global economy has recovered, contributing to higher inflation in many emerging markets. Central banks and governments in developing countries have taken steps to cool their heated economies, leading to lower commodity prices, which then affected the commodity-driven Canadian stock market. Markets around the world, meanwhile, were also rattled by renewed government debt concerns in Europe and the U.S., while consumer debt and unemployment levels in developed markets remained elevated.

Despite these concerns, investment veterans have recently expressed their conviction that equities will continue to outperform other asset classes. These experts point out that equity market valuation remain reasonable and corporate fundamentals are healthy. The global economy, while not uniformly robust, is still supported by impressive growth in developing economies, low interest rates and strong credit markets. From March 2009, when the stock market reached a bottom during the financial crisis, until March 2011, the Canadian stock market had surged over 90%. Historically, pullbacks of 5% to 10% have been a normal part of such ongoing market advances.

In this environment, portfolio diversification both geographically and across asset classes – provides a defence against volatility while allowing you to benefit from market growth. During the last quarter, for example, bond prices rose as equity share prices fell. The tendency of returns and risks to vary across different types of investments helps to smooth out the highs and lows in a portfolio over time. Our Team continues to monitor financial market conditions on your behalf. Should you have any questions or concerns about your Mutual Fund Portfolio, please do not hesitate to give us a call—we are here to help.

Also included in the ONLINE NEWSLETTER is a Market Update we felt would be interesting for you to review.

Please go online to Faiellafinancial.com to view a full contact list and additional news updates from our ONLINE NEWSLETTER.

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Quote of the Day

“We have a choice every day
- to act on yesterday's
good intentions or get an early
start on tomorrow's regret.”

Robert Brault



Travel Insurance is recommended for day trips and long vacations. Ontario is the perfect launching pad for day trips, with many American cities all within driving distance. Canadian Snowbirds, in particular, enjoy taking bus trips to casinos in Michigan and Ohio because such getaways require minimal planning or expense. Day trips are such a part of life our very mobile Snowbird population that, often, they forget to purchase travel insurance.

There are Gaps in Canadian Provincial Health Coverage that Could Cost You A lot.

Did you know that there are gaps in the coverage provided to Canadians through Provincial and Territorial Health Insurance Plans, that may leave you considerably out of pocket under certain conditions when travelling out of province but still within Canada?

Whether you're just going over the border to the U.S. for a weekend shopping trip, or travelling out of Province for a few days – purchasing travel insurance is a smart idea.

Get Your Travel Protection Coverage Today
go to faiellafinancial.com/travel-insurance

These commentaries are published by Faiella Financial Group. They provide a general source of information and should not be considered personal investment advice or an offer or solicitation to buy or sell Mutual Fund securities. Every effort has been made to ensure that the material contained in the commentaries is accurate at the time of publishing. However, Faiella Financial Group cannot guarantee its accuracy or completeness and accepts no responsibility for any loss arising from any use of or reliance on the information contained herein. Important information about mutual funds is contained in each fund's simplified prospectus. Management fees, expenses, commissions and trailing commissions all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed and are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer: their values change frequently and past performance may not be repeated.

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