



A Peek into the PRIME QUADRANT®

We are pleased to announce a new speaker for our 2017 Prime Quadrant Conference:

Blake Hutcheson

*President and CEO, Oxford Properties Group and
Chief Investment Officer, OMERS*

11.1.2017

**Save the date and
contact conference@primequadrant.com to reserve your spot!**

pqconference.com



Blake Hutcheson

Blake Hutcheson is the Chief Investment Officer of Real Estate and Strategic Investments at OMERS overseeing the Pension Funds real estate holdings as well as its direct energy investments, ventures portfolio and other strategic assets. In his capacity as President & CEO of Oxford Properties Group he is responsible for overseeing the global business, consisting of approximately \$42 billion of assets under management and 2,300 employees in Canada, Europe and the USA

Upcoming Investor IQ Workshops

May 9, 2017:
Diversification

June 21, 2017:
Performance
Measurement

July 19, 2017:
Gold & Commodities

What is the PQ?

In financial terms, the Prime Quadrant is the optimal zone in which you achieve the highest return per unit of risk.

STORIES OF INTEREST

[Can We Measure How Journalists Report the Markets?](#)

A new paper exhibits both a surprising and important bias about journalists.

[Epistemologically Arrogant](#)

Tim Ferris says that one of his metrics for a good doctor is how often they say, "This could be wrong." The same is true for becoming a better investor.

[Digging Deeper into Your Risk Tolerance](#)

Ingredients of riskiness: how often you're right, how much time you have, how much you will lose when you're wrong...

[The Eighth Wonder](#)

Compounding isn't just about investing; there are three important areas that demonstrate why Einstein called compounding the eighth wonder of the world.

THE WAY WE SEE IT

Below is an excerpt from [Mo Lidsky's](#) most recent [Investor IQ Series](#) workshop on Investment Planning.

[Failing to plan, planning to fail.](#)

[Vince Lombardi](#), the legendary coach of the Green Bay Packers, has often said that there is no such thing as a perfect game. You cannot control the weather, the referees, injuries or any number of other variables. You can, however, have a perfect practice - with a plan to respond to any eventuality.



Being in the Prime Quadrant requires seeing the big picture and making intelligent choices, from among all investment options and strategies, to best meet your goals.

Prime Quadrant is an investment research and consulting firm that helps high-net-worth Canadians make better investment decisions.

Mo Lidsky's most recent book [Partners in Preservation: How to Know your Advisor is Truly Protecting your Wealth](#) is now available on Amazon!



**PARTNERS IN
PRESERVATION**

HOW TO KNOW YOUR ADVISOR
IS TRULY PROTECTING YOUR WEALTH

MO LIDSKY

In investing, there is a great deal that you cannot control. Planning, however, is one of the few things you can control. Regrettably, most investors do not do this and we see many of them failing to plan. They either believe they can wing it or simply don't know where to start. Yet, it is a mistake these very same individuals would never commit in their businesses.

No one that achieved any meaningful entrepreneurial success simply sat in their office and reacted to whatever came their way. They planned, strategized, set goals and worked diligently towards meeting them. For some reason, once these successful entrepreneurs sell their business and start investing, they forget the essentials of breeding success. They treat investing like it's a lottery instead of a business. They may have some strategy, but certainly no plan. That is precisely how smart people make silly investment mistakes.

The fact is planning isn't sexy or exhilarating, but we have to pick our poison, and the pain of planning is far less excruciating than the pain of regret.

For starters, planning involves being crystal clear about your goals, because not knowing where you're going will make it difficult to end up where you would like. The most basic goals include:

- *What are my needs and/or aspirations?*
- *What kind of return do I need to get me there?*
- *How much liquidity do I need?*
- *What cash flow do my investment need to provide for me?*

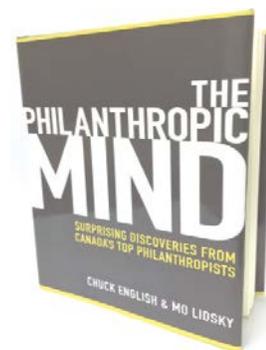
Once those goals have been identified and quantified, the next step is outlining the parameters for meeting those goals (and if they're even feasible). This would include questions like:

- *What kind of risks can I tolerate being exposed to?*
- *What will keep me up at night? How diversified do you need (want) to be?*
- *What types of assets should I avoid? How should those assets be allocated?*
- *How long is my time horizon – for the individual holdings and the portfolio as a whole?*
- *How will I measure my success, and to what are you comparing your results?*
- *What are the tax implications, and are there any ways to be more thoughtful about them?*

[In Search of the Prime Quadrant: The Quest for Better Investment Decisions](#) is available at Amazon, Barnes & Noble and Indigo.



[The Philanthropic Mind](#) is also available on Amazon, Indigo and Barnes & Noble.



It is important to consider each of these questions, but it is infinitely more important to write down your responses to each of these, and other questions that will serve as a guiding constitution for your investment decisions. [This investment constitution is often referred to as the [Investment Policy Statement](#), but, as long you make one, you can call it any name you like.]

Every investment decision should be made based on what role it will play in your portfolio and, in the bigger scheme of things, how will it bring you closer to your goals? If that question can't be answered, forgo the investments. This will be difficult when your friends and neighbors are making glorious returns or, conversely, when they are panicking. Most investors are lulled by fear or greed, but focusing on one's goals and doing only what is necessary to achieve them, will ensure that you do what most cannot. As [Robert Schuller](#) once said, "Spectacular achievements are always achieved by unspectacular preparation."

"Thinking is the hardest work there is, which is probably the reason so few engage in it.

- Henry Ford



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