

1 Spending In Check

Managing spending as earnings grow— It’s really hard to resist the temptation of managing how we spend to begin with—BUT, it’s even harder to temper the temptation of spending more as we make more. Sure, we may continue to save a portion of our paycheck (we may even toss-in pennies on the promotion), but do you want to double-down on saving? Fair warning, it’s hard. “Lifestyle deflation” challenges a sudden splurge in spending by evaluating life goals to define what “success” means to you. Here you can evaluate spending based on what “matters” to your long and short-term goals. Keeping your lifestyle spending in check, might even mean saving that raise for financial freedom down the road.

2 Gaining A Foothold

What a difference a few months can make— Hot off the heels of a doom and gloom departure of 2018, our client portfolios have recovered from the losses of late '18. What happened? Well, trade traction has spurred optimism, work resumed in Washington, interest rates have halted from hitting projected highs and Brexit, well... it’s complicated. It’s all quite breathtaking and illustrates that (unless you have a crystal ball) there are no certainties in timing. Few could have predicted a bounce back to this degree and even fewer will know how tomorrow’s activity will impact our economic outlook.

3 Bucking The Trend

“Be fearful when others are greedy and greedy when other are fearful.”
—Warren Buffet
I’ve been talking quite a bit of late about the behaviour gap, specifically the need to “scale a wall of worry”—a natural progression, full of fits and starts. Being financially invested in the market can be emotionally taxing. Sometimes to be savvy means being conscious of emotional influencing factors. We’re conditioned to feel fear and seek greed. Challenge yourself to be more self-aware, scrutinize opportunity—sometimes the most courageous move is no move at all (especially when others are piling on).

HELL OR HIGH WATER



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PORTFOLIO MANAGER

WE MAKE INVESTING PERSONAL

We believe that you should be free to follow your passion in business or life, to spend precious time with the people who matter the most to you. You should be able to do this, knowing your financial future is secure and your family is looked after.

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OUR UNIQUE INVESTMENT STRATEGY

We offer a high-performance approach to investing. Using our unique qualifications as a Portfolio Manager, we build and manage a strategic fund that is constantly monitored, evaluated and adjusted to deliver optimal performance. With 100% transparency, we put our money where our mouth is by personally investing in our own model.

FINANCIAL PLANNING WITH HEART

We start by getting to know you. Our in-person meeting is where we truly uncover what matters the most to you. We craft a strategic financial plan that shows you, step-by-step, how we can take you from the island of uncertainty to the island of peace of mind.

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