



People who care, Plans that perform

Perspective

Reach Beyond: Go Global



Power your portfolio with the growth potential of global markets and the strength of diversification

Exploring global investment opportunities to complement your Canadian investments can provide a more well-rounded investment portfolio. And, by diversifying your investments globally, there is potential to increase your portfolio's growth potential while reducing risk.

Reaching beyond Canadian borders to access other markets and sectors can be a rewarding strategy to help strengthen your investment returns and manage risk through diversification.

Fast facts about the Canadian stock market

250 – Approximate number of businesses available for investment as listed on Canada's main stock index, the S&P/TSX Composite Index

72 per cent of Canadian businesses' market capitalization concentrated in three sectors: financials, energy and materials

One clear reason to look around the world for investment opportunities is highlighted by a list of the world's leading economies.¹ Ranked by gross domestic product (GDP), which is the market value of goods and services that a nation produces in a year, the United States is the world's largest economy. The rest of the top 10 list includes countries in Europe, Asia and South America. So, other corners of the world appear to have plenty of places where businesses can thrive and grow.

Mutual funds offer convenient access to global markets

The Canadian economy ranks just outside the top 10, at number 11, and we do have world-class businesses that call this country home. These businesses, however, are primarily concentrated in three sectors: financials, energy and materials. Canada's main stock index – the S&P/TSX Composite Index – lists approximately 250 public companies available for investment. By comparison, global stocks, as represented by the MSCI World Index, feature thousands of businesses available for investment across a broader range of industries.

Investing in global equity mutual funds can be an excellent way to pursue growth through exposure to other world economies and business sectors. These funds offer convenient access to global markets, and can be readily bought and sold through an advisor. Since the funds can invest in numerous countries and business sectors, they come with built-in diversification. In addition, mutual funds are managed by investment professionals who have experience and

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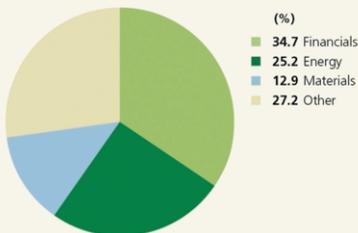
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expertise in world markets. They can evaluate and analyze companies for investment potential to your benefit.

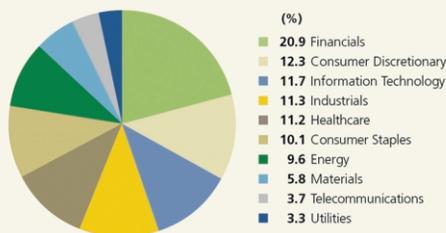
GO GLOBAL TO DIVERSIFY YOUR PORTFOLIO

Three industry sectors comprise more than 72 per cent of the stocks on the S&P/TSX Composite Index, Canada's main stock index. The investment opportunities around the world are more evenly distributed across business sectors as represented by the MSCI World Index, and feature more than 14,000 businesses.

CANADA – S&P/TSX COMPOSITE INDEX



WORLD – MSCI WORLD INDEX



Source: Morningstar, as of December 31, 2013.

Speak with your advisor

Your advisor is the best resource when it comes to the details of your investment strategy. He or she has the training to match your financial goals with suitable investments in Canada and around the world.

¹ United Nations, 2012

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Arca Family Announcements

Congratulations to Gayle who passed her LLQP Life exam. Way to go Gayle!

We would like to extend a welcome to our new staff who have joined us in May:

Jim Macarthur, Financial Advisor
Beth Lockhart, Associate
Casey McCreary, Associate
Sandy Falkenberg, Insurance Associate

Welcome aboard everyone!

Inside Arca

Please note our office will be closed on:

Tues, July 1, 2014 – Canada Day
Mon, Aug 4, 2014 – Civic Day
Mon, Sept 1, 2014 – Labour Day
Mon, Oct 13, 2014 – Thanksgiving Day

A reminder that our summer office hours will be in effect **June 2nd** through to **August 29th**

8:00am – 5:00pm Mon to Thurs
8:00am – 12:30pm Friday

We will return to our regular office hours beginning September 2nd.

If you would like to receive the newsletter by email rather than paper, please let us know by emailing inquiries@arcafinancial.com and stating 'newsletter by email' in the subject line.



Community Business Profile

Dr. K. Lutzer Chiropractic Professional Corporation

Dr. Klaus Lutzer is a fully licensed chiropractor. He is certified by the American and the Canadian Academy of Pain Management, has a certification in Acupuncture, and is a certified Disability Analyst. For thirty years, Dr. Lutzer has operated a private practice where he sees and assesses all varieties of musculoskeletal injuries. He attends to patients who suffer chronic pain injuries and provides the full range of motor vehicle accident rehabilitation. Certified in 2011 in Acoustic Shockwave Therapy, Dr. Lutzer introduced this treatment modality to his patients with an eighty percent clinical success rate.

About Acoustic Wave Therapy

The term "Acoustic Wave Therapy" refers to a type of therapy where an extremely strong sound pulse, which expands as a wave within the body, is used. In 1980, this method was used for the first time to disintegrate kidney stones in a patient. In physical therapy, a much lower level of energy is used. This lower level of energy does not disintegrate tissues; instead it causes microscopic interstitial and extracellular biological effects, including tissue regeneration.

There are hundreds of published studies which demonstrate the clinical effectiveness of Acoustic Wave Therapy. It has been widely utilized by physical therapists in Europe since the 1990's, and is now being extensively used in the United States. During Acoustic Wave Therapy, a high-intensity sound wave interacts with the tissues of the body. This leads to a cascade of beneficial effects such as neovascularisation ingrowth, reversal of chronic inflammation, stimulation of collagen and dissolution of calcium build-up.

Acoustic Wave Therapy can be performed without the use of x-rays or drugs; although the patient's diagnostic process and/or previous treatments may have included these already. In many instances, there will be an immediate reduction in pain, as well as improved mobility and functionality. This therapy is non-invasive so there is no need for anesthesia. It provides dramatic results. It's non-addictive and free from side effects. Each treatment is cumulative and results are often felt after three or four sessions. You may even feel an improvement in your condition after the very first treatment. For those who do not respond favourably to this mode of treatment, other therapies and/or treatments should be considered.

Dr. Lutzer can be contacted at:

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In order to offer networking opportunities to our clients and business partners, we feature one business in each newsletter. If you would like your business to be profiled, please contact Rose Frim at (519) 745-8500 or by email at rfrim@arcfinancial.com.



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*People who care,
Plans that perform*

"Your work is going to fill a large part of your life, and the only way to be truly satisfied is to do what you believe is great work. And the only way to do great work is to love what you do."

Steve Jobs

Regular Office Hours:

8:30 am to 5:00 pm
Monday-Thursday
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Lifestyle Tips

Spring clean your body

Most of us could benefit from a simple dietary tune-up. Here are some food choices you can make to help spring clean your body and reduce toxins in your system.

To improve your health and well-being, try the following.

A variety of brightly coloured fruits and vegetables - Fresh produce contains high amounts of antioxidants that protect our cells from toxins. These toxins are responsible for cell damage, which in turn causes aging, clogged arteries and cancer.

Fermented foods - Eating foods that contain healthy bacteria can help digestion and nutrient absorption. Yogurt, sauerkraut, miso, pickles, kimchi and kombucha can help restore healthy stomach bacteria after taking antibiotics. Healing the stomach has also been linked to improved mental health.

Water - By drinking at least eight glasses of water and water-based beverages daily, you can help to flush out toxins. Water is essential to our bodies. It keeps our cells healthy, improves energy and helps control appetite. Add lemon, frozen berries or mint to put some zip in your sip.

Healthy fats - While many people focus on cutting out fats completely, healthy fats are essential to cell health and nutrient absorption. Healthy fats come from flax, olive oil, avocado and nuts. These have an anti-inflammatory effect in the body.

Detoxifying foods - We are all exposed to toxins in everyday life. By eating foods that help to pull toxins out of our cells and flush them from our system, we can work to reverse or halt the damage. Here are foods that help detoxify:

- Broccoli sprouts
- Green tea
- Leafy greens, such as wheatgrass, kale, spinach, chard and arugula
- Garlic
- Lemons, limes and other citrus fruits
- Sea vegetables, such as chlorella, spirulina, dulse and kelp

Here are some foods to avoid as you cleanse your system.

Processed food - The less we eat that comes from a box or a takeout window, the better. Stick to natural foods that don't require an ingredients list in order to avoid additives, preservatives, dyes, hidden sodium, sugar and fat.

Caffeine - Many people will feel the urge to stop reading at this point, but a dependency on caffeine is a great reason to take a break from it. Cutting caffeine for even a week can help to improve sleep, reduce dependency and actually improve energy. Consider replacing coffee and black tea with herbal tea.

Sugar - Added sugar in North American diets has reached an all-time high with the sneaky sugars in processed food. Studies have confirmed the addictive characteristics of sugary foods. Skip sweets, limit processed food and choose naturally sweet foods such as fruit.

Processed grains - These include white bread, white pasta and white rice. Many people feel better when they reduce their intake of processed grains. If you consume them at every meal, consider replacing them with whole grain versions, such as 100 per cent whole wheat bread, 100 per cent whole grain pasta, quinoa or brown rice.

Challenge yourself - Developing good habits, avoiding the junk and choosing nutritious, beneficial foods can go a long way towards improving your health. If there's something that you tend to crave or overindulge in, it may be a sign that you need to pass it up for a while. Like any change in routine, it can be a bit of a challenge at first, but you might discover it's well worth the effort once you feel the difference it makes.

This article was provided courtesy of a Wellness Consultant from Tri Fit Inc. (www.trifit.com).