



We hope you enjoyed your summer, despite the smoky skies. We are looking forward to the harvest/fall season and productive markets ahead!

Our team has updated the **Gilchrist Financial website**, so visit us at www.gilchristfinancial.com. Please pass on this newsletter and website to those you feel may be interested in our services, as we are actively growing our business.

Thank you for your continued support and enjoy the fall! 😊

Retirement Income Planning is a Team Activity

In building a successful career, people employ hard work & discipline & develop focused strategies along the way. The reward at the end of our dutiful path is retirement. Most Canadians may not realize that planning for retirement is not exactly as we expect nor is something we should be doing alone. The help and advice from experts is warranted. The best retirement plans are the product of teamwork - a collaboration between you and your financial advisor.

Consider your potential retirement income sources, RRSPs, TFSAs, CPP, and pensions. This advice will help create a plan to draw income from each source in the most effective way possible. You need ask yourself exactly how much you'll need to retire, considering your target retirement age, retirement lifestyle, health, inheritance planning, and so on. We will be your knowledgeable sounding board to proof the plan you have put together.

Watch the video [Plan Your Retirement Income](#). This illustrates what you need to consider in terms of your retirement income—sources, expenses, and more. Be sure to share this video with your family and friends to help them better plan their own retirement.

Questions?

Contact our office to create the best investment plan for you!!

Important Dates



Sep. 3rd – Labour Day

Sep. 17th & Dec. 17th –
 Remaining tax installment
 dates

Oct. 8th – Thanksgiving

Nov. 11th – Remembrance
 Day

Nov. 30th – RRIF Conversion
 Deadline (turn 71 in 2018)

Dec. 1st – Charitable
 Donations deadline

Calculators and Planners



Tax Calculator:

<http://www.ey.com/ca/en/services/tax/tax-calculators>

TFSA/RRSP Calculator:

<http://www.dynamic.ca/eng/learning/Calculator-TFSA-RRSP.advisor.html>

Retirement Calculator:

<http://www.dynamic.ca/eng/learning/Calculator-Retirement-Planner.advisor.html>

Why a rising Trump impeachment threat isn't rattling stock-market investors

Corporate earnings and the economy still carry more weight with investors than the President Donald Trump's mounting legal and political woes, including the threat of impeachment.

Trump suffered arguably the worst day of his presidency on Tuesday, Aug. 21 as Michael Cohen, his former personal attorney, pleaded guilty to a number of charges and said he had acted a Trump's behest to make hush payments to two women in violation of finance laws. The same day a federal jury convicted former Trump campaign manager Paul Manafort on tax and bank fraud charges, though a lone juror kept it from reaching a verdict on all counts.

But the legal turmoil caused no lasting damage on Wall Street. Stocks battled between small gains and losses on Wednesday, with S&P 500 SPX, -0.18 ending less than 0.1% lower and trading not far below its all-time high, while the Dow industrials DJIA, -0.40% shed 0.3%. Stocks posted modest gains Thursday morning.

Trump, in an interview aired on Fox News Channel on Thursday morning, said the stock market would "crash" if he were to be impeached. "I think everybody would be very poor, because without this thinking, you would see numbers that you wouldn't believe, in reverse," he said.

Based on the data from political prediction market PredictIt.Org, the odds Trump will be president at the end of the year stand at 90%, the odds of him holding the office at the end of 2019 are 67%. The odds of Trump being impeached at some point in his first term hit 45% on Wednesday, up from 40% a week earlier. On Thursday morning, they stood at 44%.

While the latest turn appeared to boost the threat of impeachment, investors remained focused on an economy that's growing at an annualized clip of near 4%, while the unemployment rate stands at less than 4%, said Greg Valliere, chief global strategist at Horizon Investments.

This commentary is provided as a general source of information and is intended for Canadian residents only. The views and opinions expressed in this commentary may not necessarily reflect those of IPC Securities Corporation/IPC Investment Corporation

Bridging Today's Reality with Tomorrow's Wealth

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**Thank you for entrusting us with your Friends and Family
through your generous referrals!**

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