

# Episode 11

Build Investor Network  
Saturday February 22, 2025

# Episode 11 - Build Investor Network

## **On This Week's Episode - Saturday February 15th**

- Five areas to work on to build your Investor Network.
- Media sources and personal network to help you along the way.
- View our weekly stock example - VCN pulled at random from our portfolio.
- Headline from the investing news.
- Closing thoughts for next week

## This Episode Brought to you By Express Innovation Personal Finance

At EI Personal Finance we focus on providing straightforward tools to manage your wealth planning.

We are not part of a financial advisor network or a financial institution.

We are everyday investors with a track record of building wealth using easy to use dashboards to ensure you are on course to achieve your long term investing goals.

Our Thirty Minute Drill delivers an immediate view of all assets and a scorecard to consistently track your results.

We help you take control of your investments and reduce fees that erode your long term returns.

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## **1. Attend Industry Events and Conferences**

- **Investment Conferences:** Participate in finance, tech, and industry-specific events. These could include stock market events, cryptocurrency summits, or real estate expos. It's a great way to meet like-minded individuals and professionals.
- **Webinars & Meetups:** Online or local events focused on investing topics provide a low-barrier way to connect with experts and peers.

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## 2. Join Online Communities

- **Investment Forums:** Join platforms like Reddit (e.g., r/Investing, r/FinancialIndependence), StockTwits, and other investment-specific communities where members share insights and opportunities.
- **Facebook Groups & LinkedIn:** Search for investment groups or create your own. LinkedIn is especially good for connecting with professionals who can offer mentorship or advice.
- **Discord/Telegram Groups:** Many investors and traders host private channels to discuss trends, strategies, and tips in real-time.

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## 3. Find Mentors or Advisors

- **Mentorship:** Look for experienced investors who are open to mentoring. You could reach out on LinkedIn or through your network. Having a mentor can drastically accelerate your investing knowledge.
- **Financial Advisors:** Build relationships with trusted professionals who can provide guidance on various investment strategies and tools.

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## 4. Educational Courses & Workshops

- **Invest in Learning:** Take online courses from respected institutions or platforms like Coursera, Udemy, or Skillshare. Often, these programs offer networking opportunities with other participants.
- **Live Classes and Seminars:** Attend workshops in your area, which can lead to more hands-on networking.



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## 5. Offer Value to Others

- **Provide Insights or Analysis:** Share your research, reports, or portfolio insights with your network. Offering value creates trust and strengthens your relationships with fellow investors.
- **Engage in Meaningful Conversations:** Comment on others' posts or articles, ask thoughtful questions, and participate in group discussions.



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Other Ideas

CNBC, BNN, BBC and other broadcasters beyond the “promoters.”

Wall Street Journal, Financial Times, Globe and Mail.

Consider trusted weekly publication with track record of conservative and successful recommendation - eg. The Investment Reporter.

Find one or two investment buddies to compare notes on the market and ideas that are working for them.

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**February 22, 2025**

Review the Master Spreadsheet

Review YTD Results in the Sample Portfolio

Stock of the Week

Discuss a Headline in the Financial News

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## February 22, 2025

### Review the Master Spreadsheet

2021 Jan 1				
Non Registered - TFSA, Canadian Margin, US Margin	Total Value	Cash	Invested	% Cash
Cash Accounts	\$5,000	\$5,000	\$0	0
CDN Margin	\$15,000	\$1,000	\$24,000	7%
US Margin	\$15,000	\$1,000	\$24,000	7%
TFSA	\$80,000	\$0	\$100,000	0%
Totals	\$115,000	\$7,000	\$108,000	6%
Registered - RRSP/RESP	Total Value	Cash	Invested	% Cash
RRSP+Commuted Pension \$	\$250,000	\$5,000	\$295000	2%
Totals	\$250,000	\$5,000	\$295000	2%
Grand Total All	\$365,000	\$12000	\$403000	3%
House Value	\$400,000			
Auto Values	\$20,000			
Other Assets	\$55,000			
Total of All Assets	\$840,000			
Total Liabilities	\$275,000			
Total Assets Net Liabilities	\$565,000			
Available TFSA Contribution	\$5,000			
Available RRSP Contribution	\$5,000			
Forecasted Investment Income				
USD CAD =	1.33			
Mortgage Rate	4.5%			

Key Data::

Non-Registered Accounts - YTD Returns = 32%; Profit/Tax Loss Harvesting Plans; Adding safety in fixed income 5% overall?, reducing total names for 2025.

Registered Accounts - RRSP Contribution room to Feb, 2025, adding safety in fixed income?, Reducing total names - shift out of mediocre names.

## Staying in 20% Cash - Adding Europe and Japan ETF's

Other Assets:

- Home - Value of Home
- Autos - Value of Autos
- Other - List with values

Debt:

- Mortgage - Total amounts owing
- Line of Credit - Total amounts owing
- Auto Loans - Total amounts owing

USD/CAD - Document for Quarter

Mortgage Rates - Document for Quarter

LOC Rates - Document for Quarter

TOTAL ASSETS LESS LIABILITIES - QoQ and YoY Growth/Decline

Highlight Contributors to Growth or Decline

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# February 22, 2025

# Review YTD Results

Key Data::

10 Year Returns - US Margin 256%; Canadian Margin 87%; Canadian Registered: 56%

5 Year Reruns - US Margin 146%; Canadian Margin 46%; Canadian Registered 32%

US Markets driving overall portfolio growth including USD at 1.41 CAD.

Top US Names: Apple, JP Morgan and

Top Canadian Names: TC Energy, Royal Bank of Canada, XAW ETF, and Couche Tard

What are we looking at:

Profit taking in Q1 to harvest some gains.

Adding fixed income as % of overall portfolio - Bull run has been great and we fully participated.

Adding to laggards with positive financials.

Other:

## Alibaba Rollercoaster

## Bell Canada Disaster

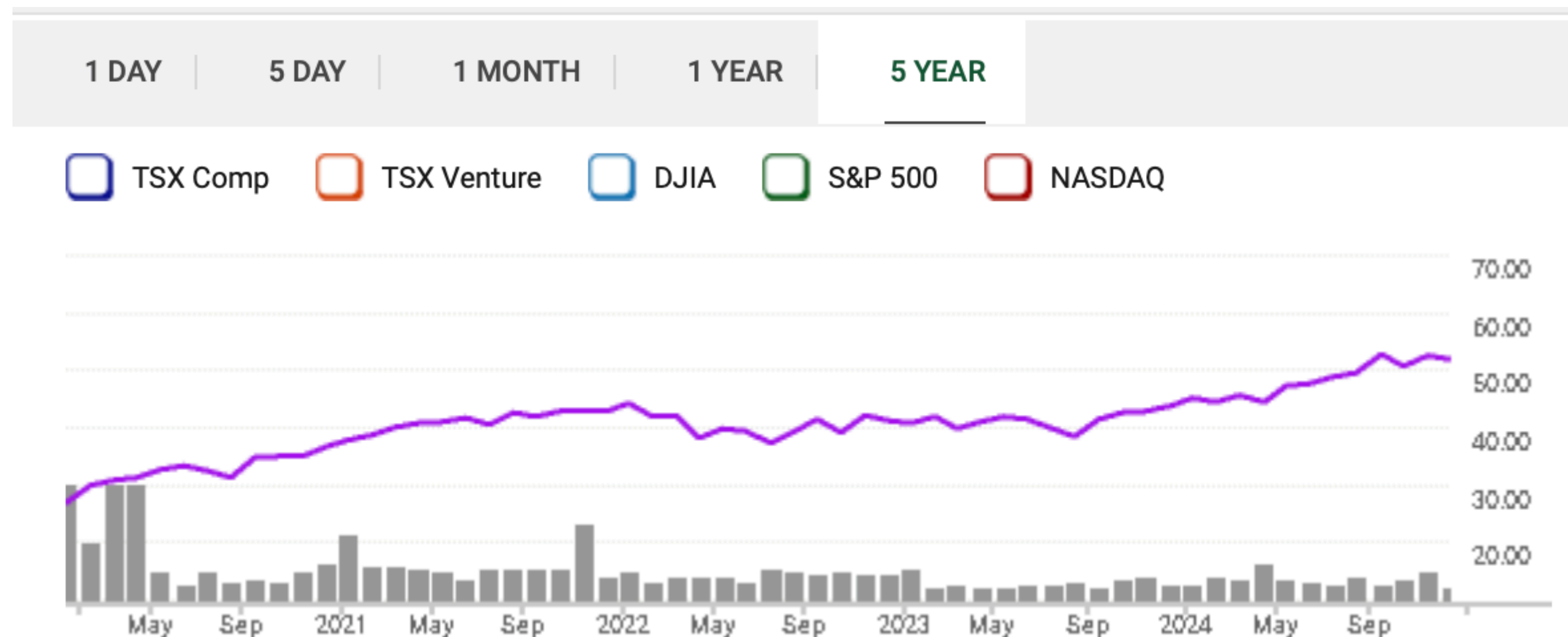
## TD Bank Struggles

Returns and Top/ Bottom Equities	US Margin	Action	Can Margin	Action	RRSP	Action
10 Year Return	256%	Target 97%	83%	Target 97%	59%	Target 110%
5 Year Return	143%	Target 40%	53%	Target 40%	28%	Target 48%
Top Three						
1						
2						
3						
Bottom Three						
1						
2						
3						
Other Holdings						
ETF's Listed Above						
Considering						
Other Notes	Returns do not reflect dividend income; Canada market assumed to “catch up” some of gap to USA over next three years, USD to fall back once USA drops interest rates in line with EU and other G7 countries, ETF participation with Vanguard or Blackrock but looking at adding others. Portfolios structured to include Transports, Pharma, Telecom, Tech, Financials, Energy and Technology. Moving to 25% ETF to capture broader market while maintaining top names by sector where possible.					

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Pick A Stock - VCN Vanguard Canadian Equity



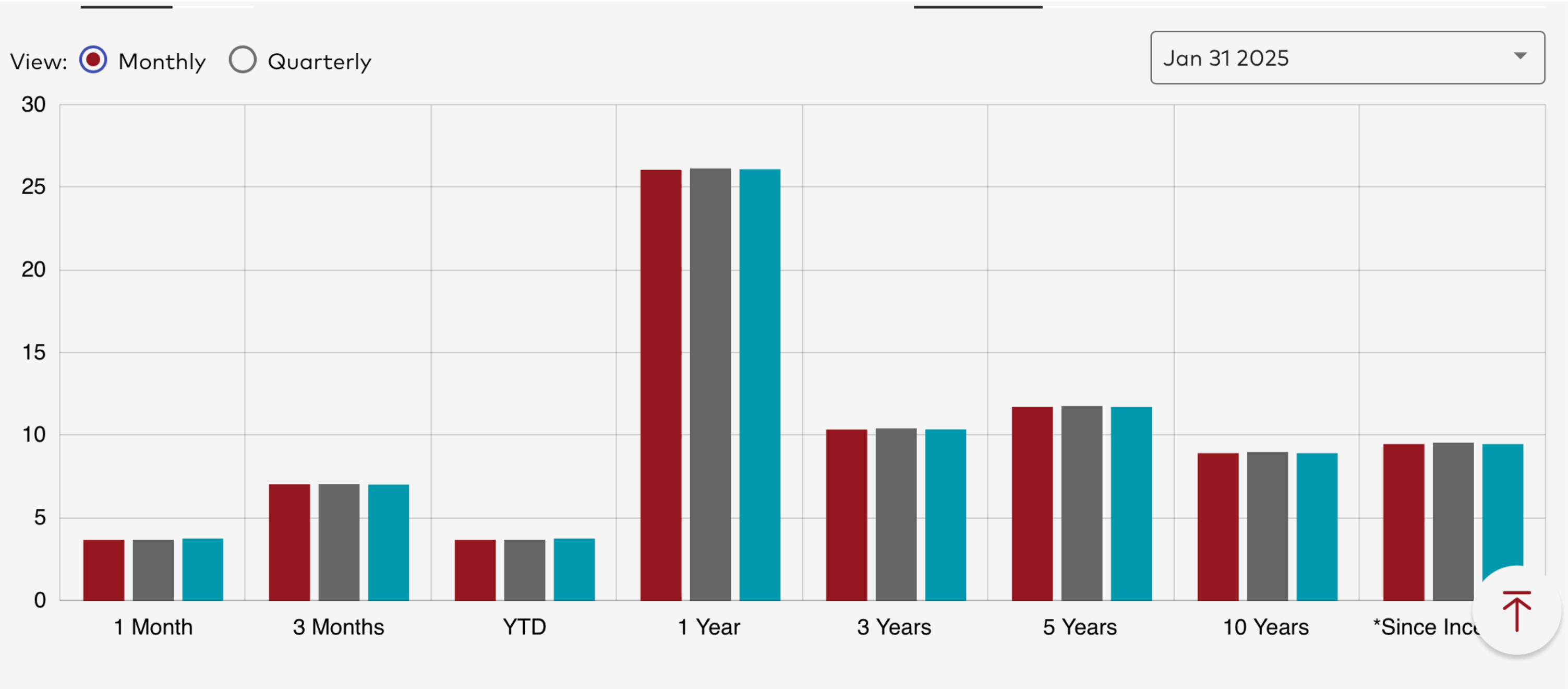
Like XIU, a steady performing Canadian Equity fund. Solid yield of 2.5% and Coverage of all Canadian sectors. No brainer for Canada market coverage.



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Pick A Stock - VCN Vanguard Canadian Equity













Like XIU, a steady performing Canadian Equity fund. Solid yield of 2.61% and Coverage of all Canadian sectors. No brainer for Canada market coverage.

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### Pick A Stock - VCN

TOP 10 HOLDINGS >				
Company Name	Position	Allocation	Allocation 1 Month Change	Market Value
 <b>RY</b> Royal Bank of Canada	Long	7.1%	+0.28%	\$617.0M
 <b>SHOP</b> Shopify Inc Registered Shs -A...	Long	5.8%	+0.28%	\$505.7M
 <b>TD</b> The Toronto-Dominion Bank	Long	4.1%	+0.28%	\$361.4M
 <b>ENB</b> Enbridge Inc	Long	3.9%	+0.28%	\$338.0M
 <b>BN</b> Brookfield Corp Registered S...	Long	3.7%	+0.28%	\$326.3M
 <b>CP</b> Canadian Pacific Kansas City...	Long	3.1%	+0.28%	\$266.2M
 <b>BMO</b> Bank of Montreal	Long	3.0%	+0.28%	\$257.9M
 <b>CSU</b> Constellation Software Inc	Long	2.7%	+0.29%	\$232.9M
 <b>CNQ</b> Canadian Natural Resources ...	Long	2.6%	+0.26%	\$225.5M
 <b>BNS</b> Bank of Nova Scotia	Long	2.6%	+0.28%	\$224.6M
As of 2025-02-21				

#### Sectors

Financial Serv.s	33.9%
Energy	16.5%
Industrials	13.2%
Basic Mat.	11.3%
Technology	11.2%
Consumer Cyclical	4.1%
Consumer Defensive	3.1%
Utilities	2.9%
Communication Services	2.0%
Real Estate	1.8%
Healthcare	0.1%



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**February 22, 2025**

Weekly Headline

**Warren Buffett says U.S. should ‘spend wisely,’ plans to increase investment in Japan**

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JONATHAN STEMPEL

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