



# TRUST BUSTERS

## Georgie's Weekly Myth Spoilers

Do you have a question for Georgie? Email [Georgina.Villeneuve@peacehills.com](mailto:Georgina.Villeneuve@peacehills.com) to be featured in an upcoming Trust Busters!

**Dear Georgie,**

Why did my child receive less of a PCD than his cousin who had a birthday a month before?

**Sincerely,**

**Ripped Off**

**Dear Ripped Off,**

Most minors' payments are based on a set interest rate or a floating rate. This means that if your child's share is based on 4% plus 1 then the only difference should be the number days. If it is based on other factors, it could be the date of the initial contribution, change in CPI rate, change of Bank of Canada's Interest rate or change of GIC rates. You can always request for a payout statement to clarify the payout amount.

**Sincerely,**

**Georgie**

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**Dear Georgie,**

We are always told markets go up and down, why can't we have a stable market?

**Sincerely,**

**Mr. Easy**

**Dear Mr. Easy,**

I wish we could have stable markets; it would make things a lot easier for everyone! Unfortunately, it is easier said than done. The up and down movement of markets is affected by various financial, economic, political, social and demographic factors. As these factors change, so do the markets. Investment markets (like any other markets) are a mechanism to buy and sell investments. Supply and demand of investment products and the factors mentioned above determine whether markets go up or down.

**Sincerely,**

**Georgie**

**CONTEST**

September 2<sup>nd</sup> you will receive an email with an entry form & a skill testing question. Answer the question correctly to be entered to win a FitBit watch! If there is more than two winners a draw will occur for who receives the FitBit. The other participants will receive a cool gift.