



TRUST BUSTERS

Georgie's Weekly Myth Spoilers

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

Dear Georgie,

My PCD cheque is lost in the mail. It has been a week and I have not received it yet. Did someone steal my cheque or cashed it?

**Sincerely,
Panicked**

Dear Panicked ,

The PCD cheque would be made payable in your name only and no one other than yourself can cash the cheque. You just need to inform the Trustee that you have not received your cheque. They should be able to track the location of the mail. If the mail is lost, they would be able to put a stop payment on the cheque and reissue a new one.

**Sincerely,
Georgie**

Dear Georgie,

Why do we have more stocks than bonds in our Trust. Isn't it risky to have stocks in a portfolio?

**Sincerely,
Very Concerned**

Dear Very Concerned,

Your Trust is invested in a balanced portfolio which holds bonds and stocks. The Trust has more stocks than bonds because stocks increase in value over time more than bonds. One of the objectives of the Trust is to increase in value over time and the best way to do it is to invest in stocks. More stocks than bonds allow for more potential growth of the portfolio. Having more bonds than stocks would result in less potential for future growth.

You are right, it is risky to have stocks in a portfolio but that risk is managed by investing in stocks of different industries across different countries. This process is called diversification of risk.

**Sincerely,
Georgie**

CONTEST

September 2nd 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.