

# The Steadyhand Holiday Gift Guide 2015



The holidays are hectic. You've likely got a full load at work and a host of social commitments. The streets are busier, the commute's longer, and the weather is sure to throw you a curve ball at some point. Then there's the shopping list.

Well, take a breather. We've got you covered, with a vetted and thoughtful catalog of gifts for the investors on your list.

## For the short-sighted investor

**Wine.** Good wine needs to be aged. It requires time to fully develop its nuances and flavours. Bordeaux in particular needs to be laid down and stored properly, often for a decade or longer, before reaching peak drinking.

Likewise, a portfolio needs a long-term view. A manager's strategies take time to play out, and there will inevitably be some bumps in the road at times. Investors who take the long road give themselves a much better chance of earning better returns.

We recommend [Laughing Stock Portfolio 2013](#). The 2013 vintage combines the five classic Bordeaux varietals to create a multi-layered, complex wine.

Tell the recipient that the gift needs several years of patient aging, just like their portfolio. A cool feature: the catchy bottle is wrapped in stock prices from the date the grapes were harvested – a great visual reminder of the similarities between wine and investing.



## For the young investor

**Vintage Pac-Man T-shirt.** Young investors are in the accumulation phase and can benefit considerably from committing to a regular investment program. A great option is a pre-authorized chequing plan, or PAC. With a PAC, a set amount of money is automatically transferred from an individual's bank account to their investment account (or RRSP or TFSA) on a pre-determined basis (e.g. semi-monthly or monthly). A PAC reinforces a regular investment discipline, and makes the process seamless.

Vintage is all the rage these days. Give the young investor on your list a retro Pac-Man t-shirt (available on [amazon.com](https://www.amazon.com)) and encourage him to be a PAC man himself.



## For the fee conscious investor

**Money scented candle.** Who doesn't like the smell of money? Now you can have it permeate throughout your home with this hand-made product from [The Stinky Candle Company](#).

Fee conscious investors – which should be all investors – will enjoy the scent of hard currency as a reminder of the money they're saving in investment fees.

You may also want to consider the company's popular bacon scented candle. After all, lower fees lead to higher returns, which means you'll be bringing home more bacon.



## For the investor eager to learn

**It's *Still* Not Rocket Science: Plain-English Advice for Managing Your Investments.** This popular follow-up to Steadyhand's first book (*It's Not Rocket Science*) includes three years of Tom Bradley's Globe and Mail articles, blogs and other publications.

The topics covered range from risk to behaviour to asset mix and serve to explain and reinforce some of the most important principles in investing – in plain-English. Broken down into 37 bite-sized chapters, the book is an easy read and makes a great gift not only for investors eager to learn, but also for those looking to stay on track.

The book can be ordered on [Steadyhand's website](#), and the best part ... it's free (while supplies last).

still  
**It's Not  
Rocket Science**  
**Plain-English Advice  
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Tom Bradley



## For the nervous investor

**Noise cancelling headphones.** There's a lot to make investors nervous these days, from slowing global growth to plunging commodity prices to indecisive central bankers. And it's the media's job to amplify it all. It's easy to get caught up in the negative headlines, but investors are well advised to tune out the noise. With noise cancelling headphones from Bose, Sony, or Beats (available at any electronics retailer), it's made all the more easy.

There will always be uncertainty, doomsayers and periods of turmoil. But stock markets are resilient and over the long term, rise more often than they fall. Making wholesale changes to a portfolio in reaction to short-term events and occurrences does more harm than good. Headphones are a great reminder to tune out the external noise and stick to a plan.



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