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What is Simply Investing?

Posted on November 22, 2016 by Mark | 2 Comments

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I've been a big fan of dividend investing for many years. I know other bloggers feel the same. Some bloggers follow a similar investing recipe I do – they own many Canadian dividend paying stocks for income and a few Exchange Traded Funds (ETFs) for capital appreciation. Other bloggers take a slightly different path.

Enter Kanwal Sarai [who you may recall wrote a blogpost on my site many moons ago](#).

Kanwal started his investing journey at age 16 when he bought his first Guaranteed Investment Certificate (GIC). A few years later he started buying mutual funds, index funds, Exchange Traded Funds, and eventually started owning individual stocks in 1999. Since becoming a DIY investor, Kanwal has started a blog, an investing course, and a monthly report for his readers.

He's back on my site today to share his investing mistakes, what he's learned from them and how "Simply Investing" could work for you.

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Kanwal welcome back to the site. I've seen you write about your "12 Rules of Simply Investing". Can you highlight some of your favourite rules?

I like them all!

Each of the 12 rules have important roles, I always (most of the time) buy stocks that pass all 12 rules. Rule 11 is the most important; it helps you find undervalued stocks. I quickly check rule 11 first, if a company doesn't pass this rule, there's no need to spend time researching the remaining rules.

The 12 rules are designed to keep you out of trouble. Follow the rules and you'll always be buying quality dividend paying companies when they are undervalued.

Talk about your investing journey to date. Where did you start? Where are you now?

I started investing at the age of 16 when I bought my first GIC. I graduated from there to mutual funds to eventually owning index funds, ETFs, and individual stocks in 1999.

My journey into stocks didn't start well. I bought Nortel at \$85 and then again at \$65. It proved to be an expensive lesson to learn. \$2,000 in losses made me re-think my approach.

I decided to seek out successful investors, learn what they did, and copy their strategy. Benjamin Graham, David Dodd advocated value investing. Geraldine Weiss, Tom Connolly advocated dividend investing. My approach is what I now call "Simply Investing" combines the best of value investing and dividend investing.

Today, I am completely invested in individual stocks. I do not own any bonds, GICs, index funds or ETFs.

Stock prices go up and down all the time. What's important for me is the income generated from dividends. In the last 17 years my dividend income has gone up each year, and that's the goal here. I help teach people how to build a stream of growing passive income from dividends.

Like me, you seem to focus on owning companies that generate income and grow their dividends over time. Can you list some of your portfolio holdings with readers?

Sure, here's a list of some of my holdings:

Bank of Nova Scotia (BNS)

Bank of Montreal (BMO)

BCE (BCE)

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Exxon (XOM)

Johnson & Johnson (JNJ)

Molson Coors (TAP)

Pepsi (PEP)

TJX Companies (TJX)

Walgreens (WBA)

Any bad mistakes you've made investing? What did you learn from them?

As I mentioned above, the biggest mistake was buying Nortel. I learned not to blindly follow the advice of friends and colleagues. These people may mean well but you need to do your own research and educate yourself on how and when to invest.

Why did you start the Simply Investing (SI) Report? What makes this report valuable to your readers?

After more than 7 years of teaching my Simply Investing Course, the feedback I kept getting was: "Great course, it

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makes sense to invest this way, but I'm too busy to research and apply the 12 Rules.”

The [SI Report](#) was designed to help the busy professional and working parents to invest properly. In the report I apply my 12 rules to 110 stocks each month, it saves my readers so much time. For the true DIY investors, I also provide the data in an Excel spreadsheet each month.

What are your plans for the future?

I enjoy teaching the Simply Investing Course. In the future I would love to travel across Canada and reach as many people as possible. The course and report is really a work of passion for me, I enjoy sharing my knowledge with my students and readers. Watching them achieve financial independence is incredibly rewarding for me and for them.

I wish you continued success following your passion Kanwal, thanks for this. To learn more about the Simply Investing Course or the SI Report (no affiliation) [click here](#).

What financial path are you on? Is your investing journey similar to Kanwal's?

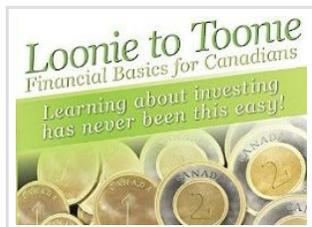
NOTE: I will be changing hosts over the next couple of days – to improve the speed and capability of the site over time. Hopefully downtime to my site will be minimal! Thanks for your patience and understanding – Mark



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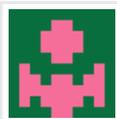


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cannew

November 23, 2016 at 9:36 am · Edit

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Amazing that he started so young and like most have learned from mistakes. He clearly developed his strategy over time and refined it. That's a key to becoming successful, developing your goals and following a plan to achieve it. I'm sure he's doing well and will continue to do so.

Did I mention I like his end choice of investments!



Mark

November 23, 2016 at 11:19 am · Edit

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Absolutely, re: the key to investing success: Step 1 – have a plan, Step 2 – work your plan, Step 3 – stay with your plan over time!

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Mark Seed is one of Canada's leading personal finance and investing bloggers. Using dividend investing and index investing, he's well on his way to earning a million dollar portfolio to fund an early retirement.

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