

# Hindmarsh conservation legacy lives on in area

**Dave Sykes**  
signal-star publisher

It was a completely green day at the Maitland Woods off Parsons Court on Sunday and many families took advantage of the event offerings to buy plants, take home free compost and get a guided tour of the wooded trail.

Members of the Maitland Valley Conservation Authority and friends of the John Hindmarsh Environmental Trust Fund held their annual plant and tree sale and guided tour of the Maitland Woods in support of conservation.

Money raised from the event will help support programs at the Wawanosh Nature Centre and Nature Conservancy of Canada.

The John Hindmarsh Environmental Trust Fund has supported the Wawanosh Nature Centre, assisted with pond and forest restoration at Falls Reserve Conservation Area, hosted annual spring hikes at Naftel's Creek and supported the Yellow Fish Road Storm Drain Marking Program for elementary school students.

Hindmarsh was a noted area conservationist who reforested marginal areas, created ponds for fish and waterfowl and implemented a variety of soil and water conservation techniques on his farm property.

Over the years, he extended his interest to the restoration and preservation of areas such as Naftel's Creek and Saratoga Swamp. He planted trees to reduce soil erosion, established fish and wildlife habitat, created trails and then donated the lands for public use. He taught how important it is to value and preserve our natural heritage.

The pioneer world of log cabins, horses and canoes fascinated him and as a young farmer he began constructing log homes. Through the years, he moved or rebuilt 13 cabins and gave of



Photos by Dave Sykes

A number of avid hikers took to the trails in the Maitland Woods off Parsons Court Sunday for a guided tour of the area courtesy of the Maitland Valley Conservation Authority. Many families toured the wooded area, purchased plants and took home free compost. Six-year-old James Knox registers for the event.

his time and expertise,

A passionate pilot, Hindmarsh was killed in plane crash on May 25, 1995 near Goderich.

The Maitland Trail Association has developed over 50 kilometers of trails along the Maitland River from Goderich to Auburn and also maintains Maitland Woods where Sunday's guided event was held.

## When will I get my money back?

**It's a fact that Canadian investors know all too well by now:** In 2008, the S&P/TSX Composite (TSX) fell 35 per cent, representing the largest calendar year decline for the index since 1931.

For many investors, the disappointment of last year has fueled a doom-and-gloom mentality for 2009 and beyond. People are fearful that a similar drop will happen again this year so they're avoiding the stock market.

If that describes you, you might find it's more helpful to instead use a broader historical context as your guide. While studying past performance does not guarantee that you'll have certain knowledge about what will happen in the future, it can provide the basis for an unemotional, disciplined approach that has been successful for many long-term investors.

**If you define a bear market in Canada as any time the TSX (which is an unmanaged index that cannot be invested directly into) falls 20 per cent or more,** you would discover that we are currently in Canada's eleventh bear market since the mid-1950s. In each of the previous instances, the Canadian market has rebounded to its previous peak and subsequently risen to higher levels. It has just been a matter of time. In the case of the fastest rebound, it took just nine months to return to the prior high. The slowest required 73 months. The average was 42 months, or about three-and-a-half years.

**What's more, we know that dividend reinvestment has accelerated that bounce-back process,** as investors were able to invest more when prices were low. Dividend reinvestment cut the average recovery time almost in half, to roughly 23 months.

**In fact, the effect is even more pronounced when you consider what happened if people added regularly to their investment portfolio.** Those who kept making stock purchases (starting six months after the market peak) and reinvested their dividends would have reduced the average recovery time to about 14 months. (Keep in mind that dividends may be increased, decreased or eliminated at any point without notice.)

**The key lesson from this is that rather avoiding stock purchases, a bear market may actually be presenting you with a good time to add to your holdings.** However, remember the importance of diversification for your portfolio. While diversification cannot guarantee a profit or protect against loss, it does mean you aren't counting on a small selection of investments to be the ones that rebound. By owning a wide variety of investments, you can help protect against unexpected disappointments.

**Quality is also important.** Quality investments are more likely to have the ability to survive challenging times. Plus widespread price declines mean that the difference between returns on riskier and less risky investments may be smaller than usual, so additional risks may be less worthwhile.

**Of course, we never know when the market will begin another bull run,** and no doubt there's still plenty of bad economic news to be concerned about. Nonetheless, history tells us that adding money to a diversified, quality equity portfolio now could enable you to reach your long-term financial goals sooner. It's a conversation you might want to have with your financial advisor.

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