

# Passive Income Pursuit

Pursuing Early Financial Independence through Dividend Growth Investing and other Passive Income.

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Monday, December 16, 2013

### Simply Investing Course Review

First off, I'd like to thank Kanwal for the opportunity to give an outside perspective of the [Simply Investing Course](#). It's always great to learn from other successful investors as you can learn so much from others that have gone down the same path as you. That's one reason why I can never leave a Half Price Books without picking up a new-to-me investment book. Kanwal was kind of enough to answer some questions from me to help us all learn more about him.

#### Interview with Kanwal:

**PIP:** What are your investment goals?

**SI:** My investment goal is to generate sufficient income from my investments so that my income (via dividends) will exceed my expenses. I can achieve my goal by investing in quality dividend paying companies when they are undervalued.

**PIP:** Who are your investment heroes and why?

**SI:** Warren Buffet: I learned from him the importance of the margin of safety when buying stocks.

Geraldine Weiss: I learned from her the important of investing n companies when they are undervalued. I learned from her that a company is undervalued when its current dividend yield is greater than its average dividend yield.

**Tom Connolly:** I learned from him that increasing investment income from divdiend growth is possible, and can lead to financial freedom.

Stephen Jarislowsky: I learned from him that investing is simple, cut out the noise from the media, eliminate the fees (MERs) and invest in quality growing companies.

All of my heroes have the following in common:

1. They did not win the lottery, inherit large sums of money, or have rich parents, they all achieved financial freedom on their own.
2. When it comes to investing they have patience and discipline. The patience to ride out down-turns in the economy without panicking, and the discipline to stick to their investment strategy over the long-term (45+ years) and avoid the latest investing fads.

**PIP:** What's the worst investing mistake you see most often?

**SI:** People investing without any knowledge of what they are investing in, and what are the fees. I call this blind investing, and [Benjamin Graham](#) called it speculating. I understand everyone leads busy lives, but to blindly put money into stocks, mutual funds, ETFs, or other investments is a big mistake.

Another mistake is freaking out when markets tank, and selling their investments. Selling low is exactly the wrong time to sell. The stock market is the only place in the world where people buy more when the prices (stocks) are rising and sell when everything goes on sale (prices drop).

**PIP:** Which companies do you feel represent the best values right now?

**SI:** Both the US and Canadian markets are high right now, it's getting more difficult to find quality undervalued stocks. Right now these are the best values worth considering:

Chevron (CVX:NYSE)  
Coca-Cola (KO:NYSE)  
Baxter International (BAX:NYSE)  
Power Corporation (POW:TSX)  
Bank of Nova Scotia (BNS:TSX)

\*PIP note: I own all but POW after my [recent purchase of BNS](#). I couldn't be more pleased with the prospects for the 4 I own to continue paying rising dividends and I'd love to add to all 4 positions.

**PIP:** What made you want to create an investing course on value/dividend investing?

**SI:** Two reasons: A passion for teaching, and a passion for value investing. I love teaching any chance I get. In fact I still teach the [Simply Investing Course](#) in person and that gives me the greatest satisfaction. I became interested in investing over 27 years ago; it was amazing to me that you could simply earn money by moving your own money into different investment vehicles. Investing was a lot better than working hours and hours for minimum wage. But I eventually learned that not all investments were created equal. About 14 years ago I started to learn about Warren Buffett, Benjamin Graham, and my other heroes I listed above; value investing was fascinating because it was so simple yet so powerful in the long-term. My passion grew and I wanted to share my new found knowledge with everyone. By putting my investing course online, I could now reach a world-wide audience. My course has now sold in over 19 countries, and I'd like to help even more people achieve financial freedom.

#### About Me:

My goal is to reach financial independence at a very early age by aggressive saving and investing in dividend growth stocks. [Click here to learn more of my story](#)

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## Course Review:

I went through the 5 videos and workbook twice, over a few days in order to provide an outside review of the [Simply Investing Course](#). I went through the value package and I couldn't have been more pleased. The thought, time and effort that he put in to the videos is clearly evident and his passion to teach the "average Joe" really comes through.

The first module is available for free to anyone that wants to watch it to get a glimpse of what you can expect from the course. In Module 1, Kanwal covers his own investing history and what led him to go the DIY method of value investing with dividend paying stocks. I have to say that a lot of the reasons he gave resonated with me in my own experience. In Module 2, Kanwal lays out and explains his rules for investing. Hint: most of his rules cover the qualitative analysis of companies. The qualitative analysis is just as important, if not more so, than the quantitative as it's the qualities of the company that will lead to solid long term returns. In the rest of the modules he goes into detail about where to find the information that you need for the quantitative analysis.

It's a very straight-forward rules based approach with defined reasons to buy and sell the investments. I know I've let my emotions get the better of me before, but this way helps to remove the emotional aspect of investing. There's also an accompanying workbook for the whole course as well as the needed worksheet to determine which companies you buy and sell.

One of the best parts about the course is that you get access to the Simply Investing forums. Kanwal himself updates once a month with the 10 companies that he's interested in at the time based on his own analysis. If you have any questions about a company you're interested in or want some help analyzing, someone will gladly help you out. The one thing that I wish would have been covered more is qualitatively analyzing companies and their moats.

Overall it's a great course for the "average Joe" wanting to learn more about value/dividend investing and take control of their investing.

Kanwal has also been kind enough to give me a [Value Package of his course](#) to one of my readers. If you'd like to take advantage of this great course please let me know in the comments or using the new contact form on the sidebar of Passive-Income-Pursuit or at [passiveincomepursuit@gmail.com](mailto:passiveincomepursuit@gmail.com). In your email or comment please let me know your name, why you'd like access to the course and what your goals are. I'll accept entries until Saturday, December 21st.

\*Disclosure: I received a membership to the course in exchange for a course review, but did not receive any other form of compensation.

Posted by [Passive IncomePursuit](#) at 7:30 AM 

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## 9 comments:



**Martin** December 16, 2013 at 10:17 PM

.." investing is simple, cut out the noise from the media.."

I think this is a big advice among others. If you keep it simple and stick to old good dividend growth stocks you won't make a mistake (which of course doesn't mean you blindly buy those stocks no matter what. You still should do the homework and try to buy them cheap).

Nice interview!

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**Passive IncomePursuit** December 17, 2013 at 3:07 PM

Martin,

Investing really is simple once you learn to treat them as investments and ownership entities. Just get your list of the best companies in the world and purchase when they're "cheap". Nothing difficult about that. I just wish we could get 2008/9 prices again. Glad you liked the interview!

Thanks for stopping by!

[Reply](#)



**Tyson** December 17, 2013 at 9:39 AM

Great review. I took the Simply Investing course and it really helped explain to me in plain english how to build a solid portfolio. So far its doing well and I've been enjoying the dividend income... The investment forum Kanwal runs is a plus and let me stay up to date on what stocks are undervalued and worth adding.

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**Passive IncomePursuit** December 17, 2013 at 3:44 PM

Tyson,

The course is great, especially for those that really have no clue but want something different than the standard mutual/index fund route. It's very easy to understand all of the concepts that he teaches. I think the forum is probably the best part as it allows for ongoing interaction/learning.

Thanks for stopping by!

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[Financial Independence UK](#) December 17, 2013 at 1:18 PM

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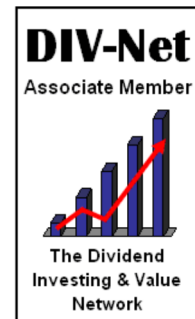
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PIP

Thanks for posting the details of the course, I am going to watch module one tonight, and hopefully I will learn something that I can apply here in the UK.

I like the comment on the Simply Investing website where it says this course is not for you if you want to get rich quick etc

I will update on my blog in the next few days what I found useful in the module

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**Passive IncomePursuit** December 17, 2013 at 4:05 PM

FI UK,

Module 1 covers a lot of his own investment history and how he came to do value investing with dividend paying stocks. Even though he mainly covers US and CAN stocks, the ideas and principles are applicable to any market where you can invest in companies.

Thanks for stopping by and I'll be looking for your module 1 review.

[Reply](#)



**Kanwal Sarai @ Simply Investing** December 18, 2013 at 8:52 PM

Thanks to Passive IncomePursuit for the interview and for reviewing my course! Great comments from all of your readers! @Financial Independence UK great blog! I look forward to your comments on Module 1. The principles I teach in the Simply Investing Course can certainly be applied to UK stocks. Even though I use US and Canadian stocks as examples in my course I do have a section in my course workbook on UK stocks (Appendix 18).

[Reply](#)



**Daniel @ Urban Departures** December 19, 2013 at 10:19 PM

I met Kanwal at the Canadian Personal Finance Conference earlier this year. It was clear from the start; he is very passionate about teaching, helping others and sharing his knowledge! I've been getting a hang of passive investing with index funds but would love a primer on dividend investing as I continue to learn the ropes. I'm relatively new to personal finance; I've always had a handle on my money, but don't know what to do with it now that I have some saved up. I recently started blogging about my journey to reach financial independence with a goal to live and spend according to my values. I'd love a chance at the value package that he's offering!

[Reply](#)

[Replies](#)



**Passive IncomePursuit** December 20, 2013 at 4:52 PM

Daniel,

That's awesome that you've met Kanwal before. I always wonder if my idea of what they look and act like is true or not. I was kind of in the same boat as you with my own financial situation. I never had money problems and always paid off my credit card in full, but other than just saving excess into my savings account and investing through mutual funds in my 401k I never invested much else. After I got laid off and actually enjoyed my time out of work, I realized that there had to be a better way. Luckily I learned about financial independence and now I'm going after that with guns blazing. I'll put you on the list for the value package.

Thanks for stopping by and best of luck on your own journey!

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