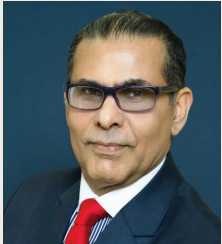


THE PRIVATE WEALTHMANAGER

For the clients and friends of Karim Visram Private Wealth Management Group of RBC Dominion Securities

SPRING 2016



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A WORD FROM KARIM



Happy springtime. The first quarter has gone by way too fast but I am glad it's springtime, even though it feels more like winter than spring as I write this. I am hoping that by the time you read this, it will be nice, sunny and warm.

Generally, I take up this space writing about what I have been up to this last three months. However, this time I am going to pay tribute to and tell you a little bit about someone very dear to all of us, who we lost to cancer almost six months ago – our beloved Jeamie.

She and I had talked about me writing her story here in May 2015, as she celebrated 35 years in Canada. I never thought Jeamie herself would not get to read this story of her and her family's journey to Canada. Unfortunately we all have different journeys, and this is a story about Jeamie's journey.



RBC Wealth Management
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LIFE IN VIETNAM

Dad and Mom Hong migrated to Vietnam from mainland China in the mid-40s. They had a very successful upholstery business and had a happy middle class lifestyle. They started their family there and had nine children (two sons and seven daughters), all of whom they loved more than life itself. Jeamie was born in Saigon on May 8, 1962, as Myphong Hong. She was the sixth of nine children. She became known to her nieces and nephews as Fifth Auntie, as she was the fifth daughter.

THE COMMUNIST TAKEOVER

When the communists took control of South Vietnam in 1975, the Hong family's upholstery business was nationalized and life became very difficult.

Education was a tool the communists used to brainwash the children in order to control their families. To avoid this outcome, Mom and Dad Hong took the children out of school.

During this time, young Jeamie (the most entrepreneurial of all the siblings) came up with a few business ideas to support the family. One of them was to open a dessert stand outside her house with one of her neighbors (called aunty). They sold desserts such as sesame pudding. Even though business was very good, it was hard work and profit was limited so Jeamie came up with another brilliant idea.

Jeamie's second business was to sell her all-time favorite tomato pork bone soup with rice noodles at a stand across from the hospital. Her target market was the nurses and visitors to the hospital. Jeamie again did very well but one day she made a mistake that many aspiring business moguls make. She recruited her younger siblings to be the collection agency. Unfortunately, many of the customers who bought Jeamie's yummy treats did not pay and hence came the end of her second business venture.

ESCAPING COMMUNISM

As years wore on and communist persecution intensified, Jeamie's parents decided that they had no option but to leave Vietnam for the sake of the children. Thus began the journey of the Vietnamese "Boat People."

Mom and Dad Hong were able to send six of Jeamie's siblings out of Vietnam in March 1979.

One reached, and still lives in, Australia. They believed that five had reached Toronto, where they hoped to reunite with them.

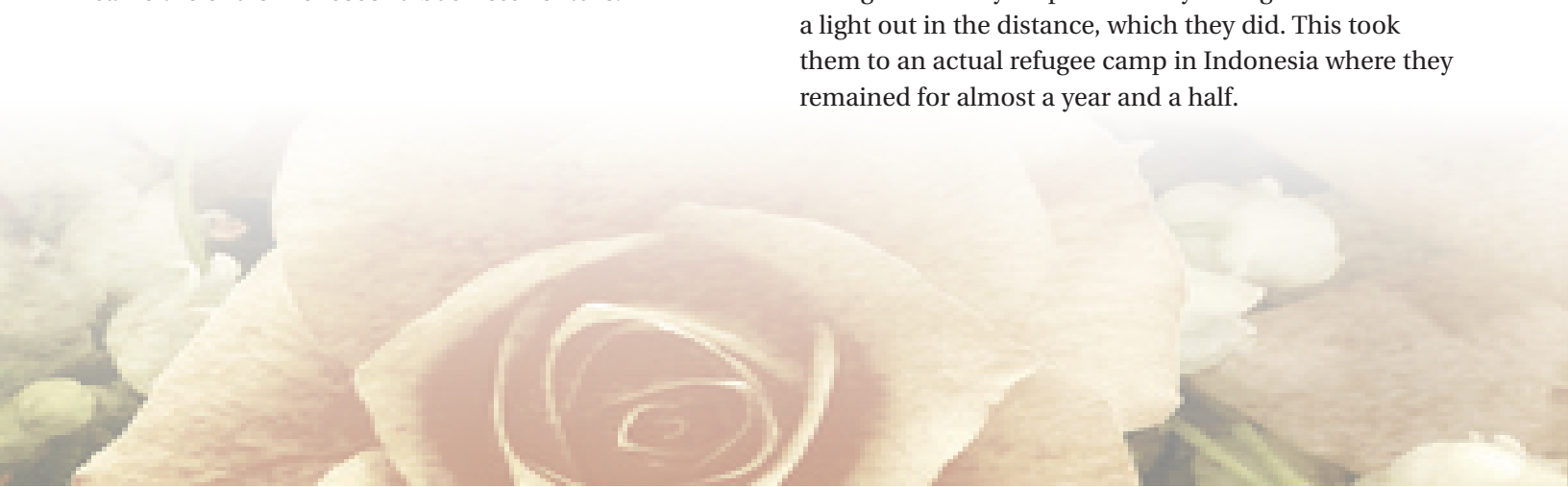
LIFE AT SEA

Jeamie, her parents and two other siblings were last to make the escape. They paid 10 ounces of gold each to escape on a wooden boat to Malaysia or Indonesia. Over 300 people were crammed into this little wooden boat captained by a novice, hence they got lost at sea. Many people died along the way of thirst, hunger or thrown overboard by pirates.

After many days at sea, they were led to a small island in Malaysia. Three weeks later, the authorities told them they could not stay there anymore and had to go to a refugee camp. They were divided and put into two wooden boats and sent back to sea. One boat had an engine while the other had the gas. So one boat had to tow the other along, which made the journey even slower and harder. Every time they reached an island, they were sent back to open seas.

Besides encountering violent seas and huge tides, they were robbed of everything by pirates. At one island, their water was poisoned, which resulted in even more lives lost.

After more than a week at sea, someone among the coastguard finally helped them by telling them to follow a light out in the distance, which they did. This took them to an actual refugee camp in Indonesia where they remained for almost a year and a half.



REFUGEE CAMP

After being moved to three different islands in Indonesia, they finally ended up in one refugee camp where they waited for almost one-and-a-half years. During this time, Jeamie's dad contracted tuberculosis (TB) and needed medical attention and medicine. Mom Hong had planned ahead for emergencies by sewing a \$100 U.S. dollar bill into one of her sister's shirt collars. This money came in handy to get much-needed medication for Dad Hong.

COMING TO CANADA

On July 28, 1980, the Hong family's prayers were answered. They got the news that they had been sponsored by the kindness of Willowdale Presbyterian church in Toronto. Jeamie's family would finally be reunited in Toronto with the rest of the children.

When they arrived in Toronto and reunited with their five family members here, they discovered the devastating news that they had lost two of Jeamie's siblings at sea. Two of the five in Toronto were actually their cousins and not siblings. Mom and dad Hong were not told of this, so as to save them from the added grief. Needless to say, the whole family was devastated to learn the escape had cost the lives of two of their precious children. This great loss forever changed the Hong family and Jeamie had a hard time talking about this at all.

NEW FUTURE IN CANADA

Once the Hong family got settled in Toronto, everyone had to get a job right away to support the family. Jeamie got odd jobs and worked extra-long hours in the factories and part time on the weekend in a restaurant. No matter where Jeamie worked, she always got excellent reviews and people loved working with her.

In 1990, Jeamie started working at an RBC branch (Bathurst and Sheppard), where she stayed until 1999.

That same year, Kathy Wong, my assistant for close to 15 years, left to take care of her parents. Hence, I was in need of a new assistant (or slave as Jeamie would say). A manager I knew highly recommended Jeamie to me. I was so impressed with Jeamie when I first met her that I agreed to give her one month's holidays (to go visit her family) one week after joining me. I never ever regretted it. Jeamie became more like family than an assistant to me – someone who always gave everyone 150%, someone who was always honest and generous, someone who had time for everyone, someone who was always smiling even when there were many reasons not to, and someone who was totally dedicated and loyal.

Jeamie liked a saying that her godfather used to say: "Do not postpone – your time is on loan."

She would say, "We should have died on the boat that day, but the Lord allowed us to live, thus all the time we have gained since then is a bonus." Having time to spend with family and friends and colleagues and clients, all of you were the extra bonus in her life.

Jeamie treasured talking and dealing with each one of you. You were all family to her and you made her life happy and full. When she was diagnosed and we heard of it, we were all devastated, but not Jeamie. She was strong for all of us. Until the end, she was as jovial and carried that big smile she always did. That is how I will always remember her. She heard and felt all of your prayers during her illness. She told me many times to thank all of you for your good wishes and prayers. Though we all miss her very much, she is in a happy place now and not suffering. She is looking at us with that big smile.

I had planned to write this story last year when she celebrated her 35 years in Canada. I never imagined Jeamie would not be here to read this. However, I hope you got to know her a little better from this story and realize what an incredible person she was.



*I know Jeamie is
looking down at
us from heaven.
Rest in peace,
my dear friend.*



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