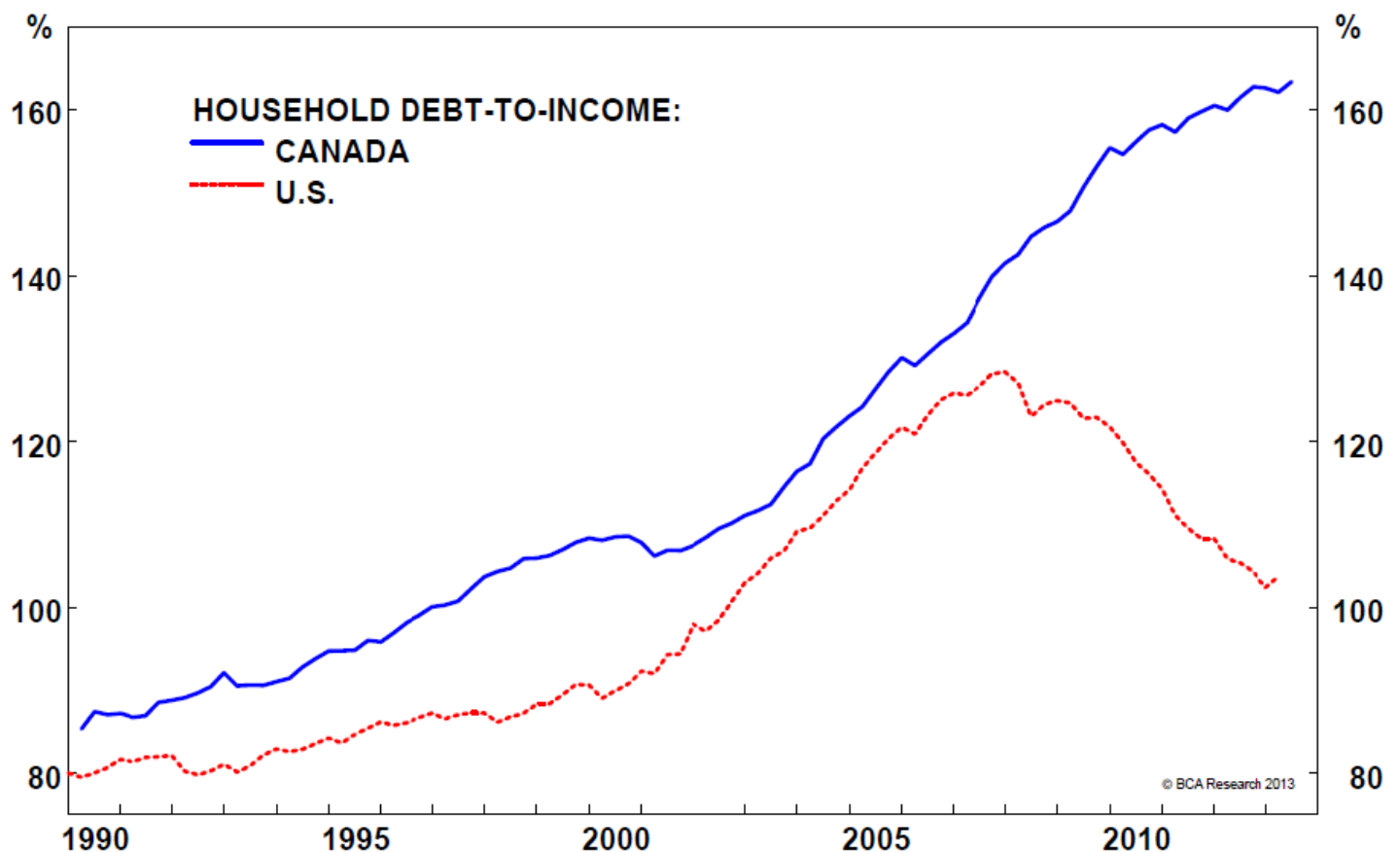


Hello Clients and Friends,

- I am hosting/presenting an Estate Planning 101 seminar, with a couple of lawyers and a funeral director. We will discuss documents related to estate planning, Wills, Power of Attorneys, and Representation Agreements. We will also be discussing pre-planning your wishes and some of the financial issues of estate planning, how to avoid some of the major costly mistakes we see and how to transfer your wealth tax-efficiently. There is no cost to attend but please RSVP to myself if you are interested in coming.
- Seminar date and times are: Thursday February 19th, from 2-4pm, and 7-9pm @ the Coast Hotel & Suites in Abbotsford(behind the Old Spaghetti Factory). You can RSVP by clicking [HERE](#).
- A news story on the headlines as of late is the Canadian Consumer Debt to Income ratio. I have attached a chart showing our debts compares to the US. Though many people are de-leveraging (paying down debts), there is a segment of the market that I feels continues to get "drunk on debt". With ultra-low rates, and the very real possibility of rates going lower again. If there isn't a turnaround in the energy sector, which I don't feel there will be, rates are likely to be cut again come the April Bank of Canada meeting. One factor that our debt to income ratio includes that the US doesn't is the small business loans sector, our numbers include this whereas the US numbers do not. <http://goo.gl/tFmFfn>



- A recent story of a hedge fund manager that bet \$1,000,000 against Warren Buffet and is losing.... <http://goo.gl/AfR2Ct>
- A couple more stories about professional athletes getting into trouble and bankrupt.
- <http://goo.gl/JlF1fR> - Columbus Blue Jackets Jack Johnson...bankrupt and being forced to play hockey...You won't get who did this to him. Yet another case of unlicensed advisors.
- <http://goo.gl/Ck9U9w> - NBA Star Tim Duncan, Bankrupt for \$20M
- Here is a link to the previous market updates: <http://goo.gl/ENr3hi>

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Please note that we cannot accept trading instructions by email for regulatory reasons. Please call us to discuss any transactions in your account.

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We accept new clients primarily by referral from our existing clients. We would be pleased to speak with anyone you know who would like a second opinion on their investments.