

Hello Clients and Friends,

- I am hosting/presenting an Estate Planning 101 seminar, with a couple lawyers and a funeral director. We touch on the documents of estate planning, Wills, Power of Attorneys, and Representation Agreements. We also have a discussion around pre-planning your wishes. I speak about some of the financial sides 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](#).
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- Canada Supreme court has lifted the ban on Dr. assisted suicide only in certain cases. This is a very interesting/controversial topic. An article to the decision here: <http://goo.gl/FNquH3>
- A good article about 20 lessons learned from Warren Buffett. <http://goo.gl/48F7Ab> . Though I agree with many of the points he makes in the post, do remember Warren(we are on a first name basis, trust me) is not able to avoid severe drawdowns, as he can't necessarily liquidate his huge positions quickly, and by theory must be a long term value investor. Berkshire shares declined 53.8% in the 2008 financial crisis, and took over 5 years to get back to where they were pre crisis.
- Canada added jobs overall in January, but did lose some in the oil patch as we all expected. The unemployment rate dropped from 6.7% to 6.6%. Key areas where jobs were added were in construction and manufacturing, which is good to see.
- The US also had a positive jobs number for January. Remember my old adage, when people have jobs they spend money, when they spend money the economy turns, taxes are paid, employers hire more people, etc. Combine that with the drop in crude oil, and North American consumers have on average \$60 extra per month in their pockets. This was the largest addition to jobs since pre-financial crisis.
- An interesting report this week on CRA(Canada Revenue Agency), did you know that 1 in 4 business callers gets incorrect advice from CRA. If you are one of those callers, let's hope you don't also get audited. A good point was made by one of my clients who is a CPA-CA, he mentioned to mark down in a notepad when you speak to CRA, dates, times, and the name of the person if possible, as well as the question and answered provided. <http://goo.gl/xw3fWZ>

Enjoy the week,
Cameron

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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.