


Hello clients and friends,

You can see my previous updates here: www.CameronWilson.ca

We are hosting an Economic Update Session on Thursday November 26th from 8-9am and also 3:30-4:30pm at our boardroom here. Please see attached ad and if you are interested please RSVP to Leighan. RSVP to Leighan here:

Leighan.Mcparland@rbc.com.

RBC Dominion Securities Inc.



ECONOMIC & RETIREMENT UPDATE

Join us at this complimentary event and discover:


- How to manage risk in your portfolio and not compromise returns
- Investment opportunities for the next three years
- Current state of Canadian, American and global economies
- How to position your portfolio for our new government

JOIN US IN THE MORNING OR AFTERNOON:
Thursday, November 26, 2015
8:00 a.m. - 9:00 a.m. OR 3:30 p.m. - 4:30 p.m.

RBC Dominion Securities | 301-2001 McCallum Rd. | Abbotsford, BC

HOSTED BY:
CAMERON WILSON, FCSI, CIM, CPCA, PFP, CIWM
Investment & Wealth Advisor and Financial Planner
RBC Dominion Securities

*Please RSVP to Leighan McParland at 604-870-7248
or leighan.mcparland@rbc.com.*



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There's Wealth in Our Approach.™

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An interesting report by the CRTC last week reported that 67% of Canadians have a smart phone, up from 62% a year ago. Tablet usage jumped even more from 39 to 49%. Access to faster wireless has also increased for Canadians from 81 to 93% in a year. I have seen this shift among my clients and in general demographics as well. Now more often than not I see clients with smart phones be it an Apple, Samsung, or other device. This makes communicating via Video chat with the grandkids 5,000 miles away much more accessible. Also, more and more of the older generation are becoming more fluent with using technology than ever before. The other interesting shift I am seeing is smart phone use within the business space. Apple, the largest company in the world at the moment and for some time now, recently announced their quarterly earnings. Not only do they have over \$200 Billion in cash in the bank, their enterprise sales (businesses) have increased 40% since a year ago. As business security and technology are advancing more and more, companies are accepting Apple devices on their networks. Smart phone use has increased both individually and in the business world. We currently hold Apple in a number of portfolios.

China is going to start phasing out their 1 child policy, as they have a huge demographic issue. A policy that was put in place over 30 years ago as an experiment, and has now backfired. They have too many men, too many old people, and too few young people. Currently they have 5 working people for each retiree, but as we go through the ages soon those 5 working will be retired and not enough young people to support the aging demographic. There is a good article by National Geographic here:

<http://news.nationalgeographic.com/2015/10/151030-china-one-child-policy-mei-fong/>

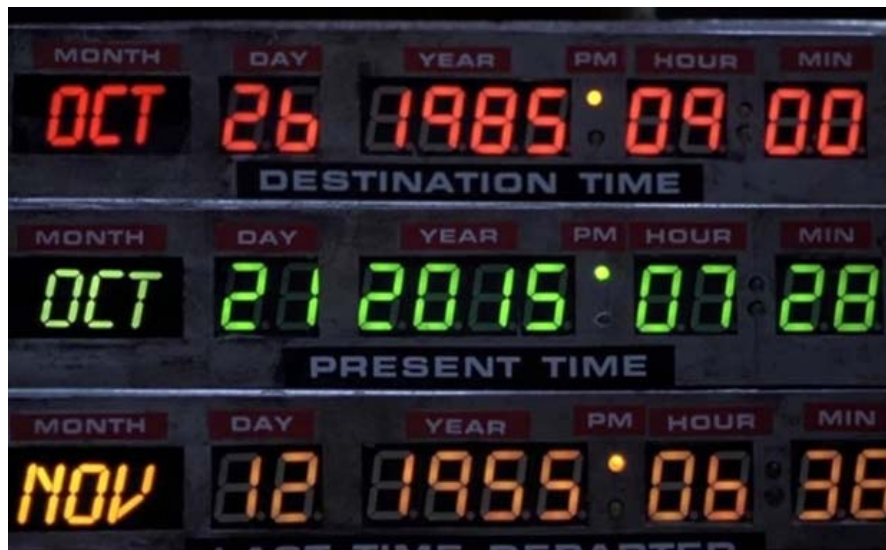
For my snowbird clients, something to be aware of is the integration between border services and the tax man. Soon they are going to be sharing some system enhancements to combat lost revenue. The CBC reports this here:

<http://www.cbc.ca/news/politics/canada-border-security-benefits-seniors-1.3290299>

Just for fun:

Here's your "Back to the Future" reference for last week, Marty McFly (Michael J Fox) was given his first real pair of self-lacing sneakers by Nike on October 22nd on the Jimmy Kimmel Show. You can view the video clip here.

<https://www.youtube.com/watch?v=1YZFOi9i9gc>.



How does this relate to investing??

...If Marty has taken a \$100 and invested it into Nike in October 1985, it would be worth over \$39,600. An annualized return of around 22%. To show the difference compound interest makes, say he waited a decade to invest that \$100 and did it in October 1995. His \$100 would have turned into \$2,200. A difference of \$37,400 for waiting 10 years. This is what waiting to invest can cause, massive missed opportunities.

Have an excellent week.

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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.