John Cumming's Client Testimonials

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"John has been a trusted partner in all aspects of our financial planning for almost 20 years. We would not make any significant financial decision without his input and advice. John prides himself on making himself accessable whenever you need him and always has a strong team of professionals behind him to support us. Our financial plan is an ongoing process and we will always have John guiding us along the way." - **Tom M.**

"I trust John implicitly to handle all of my financial business. He is always professional, yet makes me feel that he knows me and my situation, and he cares, personally. He takes time to explain things for those of us who are not very sophisticated when it comes to investment strategies. His guidance has served us well during some very challenging times and I feel that he has enabled us to retire in comfort, with confidence and security." - **Christine B.**

"John's dedication to 'investing is a process not an event' results in a complete understanding by the client of their goals and objectives as well as associated timelines and milestones not only as it relates to their finances, but to their overall life plan as well." - **Robert G**

"For any inexperienced investor, the selection of a financial advisor can be an enormously daunting task. Finding someone who is honest, trustworthy and reliable is an important factor in the success of such a decision. Without imagination and insight into the recondite, sometimes arcane world of business and finance, however, that 'someone' can turn out to be a worthless choice indeed. In the wise counsel of John Cumming, the ethical and the theoretical aspects of financial planning and wealth management coalesce perfectly. Recommended by a family member some 20 years ago, I would not fail to endorse John today to anyone in need of an intelligent, meticulous financial blueprint for the future."
 - **Michael F.**

"The first time I met John Cumming (through a friend), I was impressed by the quiet confidence he emitted. What is more, I knew I could put my trust in him and felt completely relaxed. That impression has not changed over 10 years. Don't change, John; keep on being yourself." - **Johanna S.**

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"For over twenty years, I have appreciated Mr. Cumming's personal style and his investment coaching. It begins with his request to know his clients' personality, position and investment objectives and experience therewith. Thereafter, he tailors his service depth, frequency and style to his clients' needs and wishes with scheduled discussion and corporate news disbursement. It has totally satisfied my needs and our mutual investment decisions." - **William W.**

"John has advised our family on financial matters for many years. He has always operated with our best interests at heart and has been extremely trustworthy. His conservative approach to our portfolio has ensured the safety of our funds even in difficult market conditions. Thank you." - **Monika L.**

"John Cumming has instilled and proven to myself that 'Financial Independence is a Process…Not an Event' and I shall remain forever grateful! John's weekly e-mails, coupled with his readiness to address all things finance, are a strong value added." - **Dan S.**

"John's calls are friendly, uplifting, comforting and always professional. It is evident that John seeks positive results for me by taking the time to know me personally: my lifestyle, aspirations, challenges and advantages." - **Mary Jane C.**

"John is a no-nonsense type of guy—something I like in people, especially someone that is looking after my best interests." - **Peter L.**

"I am very impressed with John's honesty: he encouraged me to have some personal finance discussions that were not to his benefit." - **Mark S.**

"Have dealt with John for many years – could not find a better person to deal with." - **Frank W.**

"John's great!" - **Doreen K.**

"John and his team are great to work with. They consistently provide top-notch service, information and results." - **Todd W.**

"My experience with the 'Cumming Client Service' as their client is whole-heartedly consistent with their audit results."
- **Lloyd A.**

"A relative referred us to John Cumming and we are glad they did. John advised us on an appropriately balanced portfolio and with his market insights, our portfolio has done very well."
- **Ted V.**

"John has a genuine concern for the performance of our investments and takes these responsibilities very seriously."
- **Ian M.**

"We trust him implicitly and appreciate his expertise as well as prompt responses to our needs." - **Kay B.**

"I found John efficient, informative and truly professional."
- **Henry L.**

"I am very happy with John… he keeps in touch and gives me advice." - **Jack G.**

"John has always had time to discuss our financial issues and has given thoughtful and honest advice to us at every opportunity." - **Bruce H.**

"We have the utmost trust in John and his team. We have worked with him through our son for the past 12 years and have always been completely satisfied." - **Michael H.**

"John has been managing my parent's RRIFs for over 12 years. Despite market turmoil during those times, his steady demeanour gave them the confidence to stay the course with great results." - **Brian H.**

"John has proven to be knowledgeable in every aspect."
- **Vicki L.**

"John's knowledge, support and keen eye on today's economy has helped us. He's always willing to help. He supplies helpful tips that keep us all on a steady track." - **Ed R.**

"Always available for consultation and advice." - **Miro L.**

"We highly recommend John as an investment advisor."
- **Harry T.**

Thank you for your interest in wealth management at RBC Dominion Securities. For more information, or to arrange a complimentary consultation, please contact John Cumming today.