

Private Wealth Manager



Wealth Management
Dominion Securities

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A word from Karim

Greetings. I hope all of you had a great summer and spent some quality time with friends and family. Feels like time is passing us by faster and faster each month. Here we are in the fall, which means summer of 2019 is over and Halloween is around the corner. Did I actually say that? Now that is scarier than any costumes kids will wear next week. I think summers go by way faster than winters do. If any of you agree with me, let's get together and write to Mother Nature and tell her that it is not fair. Maybe this is the only benefit of climate change (yes, I believe it is real) that Canada is going to get warmer and summers maybe be longer. The negatives outweigh this, of course: more floods, forest fires and lives lost.

On the subject of climate change, we may have just witnessed what could be the “Woodstock and “flower power” of this generation: the rising of youth for action on climate change with a powerful speech by climate activist Greta Thunberg earlier this month, calling out the global leaders for not doing enough, or not doing anything. I support the youth on this issue and I hope each of us can do our part. Every little bit helps.

As for politics, we are entering the “World Cup” of politics over the next 12 months with the Canadian elections coming soon and the U.S. elections next year. Wow. I am a political junky, so I am looking forward to the drama over the next 12 months.

As for the kids, Aqil is now in second year at the University of Toronto and Kiyaan is in grade 11. Both actually did not mind going back. Their dad was somewhat unhappy, but that is life and he is getting used to it. Summer was great even though we did not take any major trips (only one short road trip to Ottawa and Montreal, as the kids wanted to spend some time speaking French). We watched some great Tennis from Wimbledon to Rogers Cup, and saw our Canadian sensation Bianca take the Rogers Cup and U.S. open. It was magic to watch this young lady take on a legend. Amazing to watch. Tennis, I believe, is the only sport where you can watch two players fight it out one on one for up to five hours. We saw this several times this year, like

the Wimbledon finals between Roger Federer and Novak Djokovic. No other sport I can think of gives you two combatants fighting it out with no coaching (OK, "little" coaching) in the heat for up to five hours. Unbelievable, and I love it.

The rest of the family is doing well and getting ready for what could be a cold winter. I am trying to convince my mom to join us for a Christmas vacation to a sunny destination. Unlike my dad, mom is not very big on travelling, so we have to work on motivating her. The kids keep nagging her every weekend when we go visit her, and she has moved from no to maybe. We have a bet going within the family and the odds have increased to 50-50. Will keep you all informed.

As for the team, one of our team members, Ziyu (A.K.A. Zee), took the final step and married his sweetheart of three years this September. As I write this, he and his beautiful bride are visiting family in Asia and he will be back by the time you read this as a married man. Congrats Zee.

Anyway, I better end my comments here before this becomes a book and the editors make me do 20 push ups like I make Kiyaan do when he misses a soccer drill. Plus there are many housekeeping items I want to discuss here.

Thanks again for your patience, as always.

Karim

Housekeeping

We are hosting some great events over the next couple of months. I hope you can all make it to some or all of these.

Art Toronto –October 25

Please join us Friday, October 25 at noon to experience Art Toronto, starting with a cocktail reception and panel discussion from artists showing at the fair. Following the reception, guests will be able to enjoy the show and/or return over the weekend via their VIP ticket. As we have limited space for this event, please call my office at 416-956-8888 or email TeamKarim@rbc.com as soon as you can to reserve tickets for you and a guest.

Economic presentation by Jim Allworth –November 21

Please join us on Thursday, November 21 to hear our Chief Investment Strategist discuss the current economic and market outlook. Jim has been in the industry for over 40

years and is one of the most respected strategists in Canada. Please call us at 416-956-8888 or email us at TeamKarim@rbc.com to reserve your seats.

Eighth annual Christmas brunch – December 7

I know, you are probably saying, "What?" Yes – we have started planning for our annual celebration of the best time of the year. Please join us with your families in celebrating this special time of the year with us. This year, the keynote speaker will be Rostyslav Shemechko, B.Sc., M.Sc., Ph.D., Registered Psychotherapist, CRPO. He will be speaking on Living a Balanced and Healthy Life. This year again, we will be having the brunch at the popular Boulevard Club on the lakeshore. Please look out for the invite and the details.



2020 diaries

We have already received the small and large diaries (see pictures) for 2020. Please let us know if you or anyone in the family would like to have one for your use. Please call 416-956-8888 or email us at TeamKarim@rbc.com to get one sent out to you.

2018 gain and loss planning

As we approach year-end, I have reviewed all the realized gains/losses in your portfolio. I have attempted to harvest any losses (not many this year) we have had in the portfolio to reduce any realized gains, hence reducing any capital gains taxes you may incur. You will receive by early November a realized gains report (as at October 31, 2019) if you have a large realized gains year-to-date. If you do not receive any report from me, it means you do not have a large realized gains so far. Feel free to call me if you have any questions at 416-956-8888.



Top Five Places to Go in Canada for Best Fall Foliage

By: Sandra MacGregor

While fall's arrival means that winter's frozen grip is not far behind, there are few Canadians who don't look forward to autumn's festival of foliage. Here are five of the best places to enjoy the country's autumnal displays:

1. Banff, Alberta

Banff's Rocky Mountain range always inspires awe, but it puts on one of its best shows in the fall. The area's larch trees – unique conifers that actually shed their needles come winter – transform from a vibrant green to a searing yellow and the mountains look like they've been dipped in gold.

Tip: For the best view of the larches do the Larch Valley / Minnestimma Lakes hike at Banff National Park. Stay at the majestic Fairmont Chateau Lake Louise, which offers complimentary guest shuttles to some of the best larch-viewing hikes.

2. Agawa Canyon via Sault Ste. Marie, Ontario

Serious leaf peepers head to northern Ontario for one of the country's most resplendent – and artistically immortalized – displays of autumn colours. The Algoma Canyon was a beloved backdrop for many of Canada's famed Group of Seven's autumnal portraits. The isolated canyon is only accessible via hiking trail or train.

Tip: The most popular way to see the canyon is via the Agawa Canyon Tour Train in Sault Ste. Marie, which offers day trips, as well as a variety of overnight packages. Immerse yourself in the great outdoors by overnighting at one of the cozy cottages at Glenview Cottages and Campground.



3. Bas St. Laurent, Quebec

Though the Laurentien Mountains get the most press for fall foliage, Quebecers avoid the tourists and head two hours outside of Quebec to the area around Kamouraska to catch Mother Nature's flashy fall displays. The drive from Kamouraska to Bic National Park through picturesque fishing villages along the St. Laurence is especially breathtaking.

Tip: Stop at Bistro Cote Est to enjoy a delicious meal and watch the sun set over the St. Laurence river. Stay at La Fée Gourmande; the charming B&B is also home to a sublime artisanal chocolate shop.

4. Vancouver, B.C.

Many might be surprised to learn that British Columbia actually hosts one of the country's best autumnal displays. Every September and October the city's 405-hectar Stanley Park

changes from a verdant green into a kaleidoscope of fall colors as leaves turn red, pumpkin and plum.

Tip: Rent a bike (there are a number of rental spots at the park entrance) and ride along the Stanley Park Seawall. Stay at the nearby Sylvia Hotel, which is covered in creeping ivy that turns a rich red every fall.

5. Cape Breton Island, Nova Scotia

The Cabot Trail is largely regarded as the most scenic drive in the country but autumn is when the area really puts on a show. Bright bursts of fiery red, orange and yellow bring to mind spotlights on a stage illuminating a luminous landscape.

Tip: If you're there in early October don't miss a chance to check out the annual Celtic Colors festival, which celebrates Celtic music and history. To really immerse yourself in Celtic

culture, stay at the Keltic Lodge Resort with excellent views of Cape Smokey and the highlands.

Off the beaten path is no problem for Avioners in search of breathtaking Canadian colours. Book your flight or rent a car with points earned using your RBC Avion card.

Sandra MacGregor is a Canadian writer and editor who specializes in travel, food and finance. Her work has appeared in publications like the New York Times, the UK Telegraph, the Washington Post, Forbes.com and the Toronto Star.

Guess who
said this

"You're lucky enough to be different, never change."

Answer

- a) Madonna
- b) Taylor Swift
- c) Donald Trump
- d) Jane Fonda

Please click [here](#) for the answer.



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