



Wealth Management  
Dominion Securities

# Newsletter

## Autumn 2021

An exclusive newsletter for our clients and friends | October 2021



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**KARIM VISRAM**  
PRIVATE WEALTH MANAGEMENT GROUP

## A word from Karim

I hope this message finds you and your family well, healthy and safe.

Even though this may have been another year where we celebrated Thanksgiving under the cloud of COVID-19, we have many things to be thankful for. We are all so lucky to be living in this wonderful country.

My family and I came to Canada almost 50 years ago and I am so thankful every day for how Canada welcomed us, and hope we can give back to Canada what she has given us.

Aqil and Kiyaan (not kids any more, sad to say) have both started university already. Aqil is in his fourth year at the University of Toronto and will soon have to decide where he wants to go for his Masters degree. He is back to in-person classes while Kiyaan – who started his first year at Ryerson in philosophy – is still attending 100% virtually. Kiyaan hopes to be back to in-person classes by next term (January 2022).

Both boys are doing well in school, pleasantly enjoying the experience and working very hard (which is a good thing). They both played some sports this summer so they were happy and ready for school come September.

As for the office, RBC has approved that any staff member who is fully vaccinated can return to the office. As such, my whole team is back at our offices a few days a week. We are trying to keep a schedule where not everyone comes in more than a few days a week.

I am also now able to have visitors in my office – following all health and safety guidelines – so please drop by for a cup of coffee if you are in the area.

Even though it may take another six to 12 months for us all to fully put this pandemic behind us, it is good to see some things start to come back to normal a little at a time.

The editors are asking me to cut off my stories here, as I have many other important matters to update you on, such as:

### 2022 Diaries

We have now received the 2022 diaries. 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 (TeamKarim@RBC.com) any member of my team to get a diary sent out to you.



### 2021 Gain and Loss Planning

As we approach year-end, I will be reviewing all portfolios in attempt to manage the realized gains/losses for this year. This means, you may see a greater number of trades in the next few months.

### 2021 Christmas Celebration

It is with great sadness that I inform you that we will have to cancel our celebration again this year due to the health crisis. Instead, I will make a donation to couple of charities. These will be the top-three charities from all the votes we have received. If you have not yet voted, it is still not too late. Please email or call us with your selection.

### Wedding

No, not me! We do have a member of our team about to get married later this year. Amreen, who has been with us more than three years is getting married later this year. As such, she will be away for a few weeks. Please join me in wishing her all the best in her upcoming nuptials and celebration.

In closing, please stay safe and healthy. I understand this is a difficult time for many of us. We have all had to change almost everything in our lives. We have to look at the positive side. There are many people around the world who have a lot less than us.

Thank you,  
Karim



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