



Wealth Management
Dominion Securities

Newsletter 2024

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A word from Karim

Can you believe it is already springtime? The season of renewal and growth is upon us, with the warmth of summer eagerly waiting on the horizon. Unlike the typical Canadian winter, we have grown accustomed to, this past season was remarkably milder, sparing many of us from the usual snow shoveling duties. While some may have missed the snow, I confess, I did not mind the reprieve!

I hope this message finds you and your loved ones in good health and high spirits. As for the Visram family, we

have been bustling with excitement and joy. March marked a significant milestone as we celebrated Kiyaa's 21st birthday. The highlight of the evening? A surprise visit from his best friend and brother (Aqil), who flew in all the way from London to make the occasion truly unforgettable. Witnessing their reunion was a heartwarming moment for us all.

Aqil, who returned to London after his brief visit, continues to thrive in his endeavours. Between his studies, he has been making the most of Europe's affordable airfares, exploring new destinations with his friends. His upcoming summer holds the promise of exciting adventures for him, including trips to Wimbledon and the French Open. It is inspiring to see him embrace life's adventures with such gusto. He also plans to go to Tanzania (land of Kilimanjaro) for a few weeks of visiting the birthplace of his parents.



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I could not convince him to climb the majestic mountain while he was there. I would have gone with him.

Meanwhile, Kiyaan is gearing up for a productive summer. As he completes his third year at Toronto Metropolitan University (formerly Ryerson), he is excited to join Team Karim for the summer, all while indulging in his passion for soccer. It is shaping up to be a season of growth and opportunity for him, and we could not be prouder.

On the home front, Mama Visram continues to be the pillar of strength at 94, relishing every moment with her growing brood of great grandkids. Her culinary creations remain unparalleled, with the little ones always eager for her special dishes.

Switching gears to business matters, here are a few updates:

- **2023 Tax slips:** By now, you should have received all your tax slips. If any are missing, please reach out to our office for assistance. We can be reached at 416-956-8888.

- **First Home Savings Account (FHSA):** Are you, or any of your loved ones, considering home ownership in the future? Explore the FHSA, a valuable addition to your savings strategy. See my video on this, which can be found on my website.
- **TFSA/RRSP contributions:** Don't forget to make your 2024 contributions to your Registered Retirement Savings Plan (RRSP) and Tax-Free Savings Account (TFSA). If you need guidance or have any questions, my team is here to help.
- **Karim's quarterly insights:** I am thrilled to introduce our quarterly webinars, featuring engaging discussions on diverse topics. Look out for invites to our upcoming sessions on charitable giving (in June) and real estate versus stocks (in September).

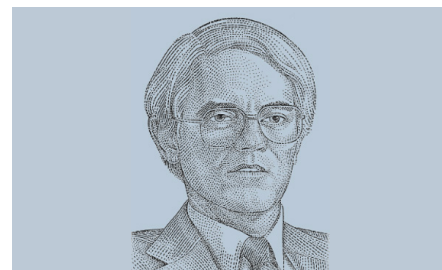
That is all for now! As always, we are here to support you on your financial journey. Feel free to reach out if you have any questions or simply want to catch up.

Warm regards,

Karim

Investments lessons from the legends

I am excited to introduce a new section in our quarterly newsletter. Each quarter, I will share a quote from one of the investment legends I admire and have learned from. I hope you find these quotes inspiring and insightful.



Don't try to time the market

"Far more money has been lost by investors trying to anticipate corrections, than lost in the corrections themselves"

Peter Lynch



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