

Private Wealth Manager



Wealth Management
Dominion Securities

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A word from Karim

Another quarter (winter) has gone by and spring is in the air. It's a great time of the year as we look forward to warmer weather and sunshine. I can feel the sunshine. Awesome.

Nothing overly exciting happened in the last three months other than the one-week vacation we took in January, but I have already written about it so I will not bore you with it again.

My son Aqil has now officially finished Grade 12 and is now in the process of deciding which university to attend. Looks like it's down to the University of Toronto or York University. I am OK with either one so long as he is happy with his choice.

All this time, he said he was choosing a school in Toronto because he did not want to move away from home (for which I am happy). However, he is now open to staying on campus as his mom has been encouraging him to be more independent. Makes

sense, I know, I know. However, this softy does not want him to stay on campus during his first year as I am telling myself that the pressure of university is enough. Being home will make it easier for him to focus on his education and getting used to university. He does not need the added stress of learning to live on his own. I know this probably makes no sense at all ... but that's how I feel. What do you think? Love to hear your thoughts on this issue. Aqil stays on campus or stays at home?

On another note, my sister became a grandmother again for the sixth time. Beautiful Sofia was born about a month ago and has brought lots of joy to the whole family as we continue to grow. This makes nine great-grandkids for my mom and late dad. That's the benefit of starting when you are 21 (my mom's age when my brother was born).

Also my “adventure bones” are starting to act up again and I am in the process of planning another adventure. Not sure what I will do as yet but I will definitely keep you updated. Somehow neither Aqil nor Kiyaan have inherited this adventure gene from me and don’t want to join me. They think their dad hit his head when he was little and needs to go see a doctor about his crazy condition. They could be onto something!

I better end here else I will bore you with my stories (and get the hook from the editors). I have a few items to mention below.

Educational seminar

In my continuing effort to inform, we will be having another seminar on May 10, “Planning for Tomorrow, Today.” This is a seminar about what you should consider when choosing an executor and Power of Attorney. Our guest speaker, Leanne Kaufman, the CEO of Royal Trust, will discuss what is involved when settling an estate, whether it is for yourself or

you are an executor for someone else. Please contact any member of my team at 416-956-8888 if you are interested in attending. As seats are limited, please reserve your seats as soon as possible.

Christmas brunch 2018

I know, you are probably wondering, “Why is Karim thinking about Christmas in the spring time?” As we have to start planning around now to reserve space, I wanted to let you know that due to the great feedback we had in past years, we will be hosting this year’s brunch at the same venue (The Boulevard Club) on December 1. Please mark it down in your calendar, as I would love to see you and your family come and celebrate the festive season with us. Please let me know what kind of entertainment and speaker you would like to hear at this year’s brunch.



Guess who said this



As many of you know by now, I read a lot. One of the things I love reading is what people much wiser than me have written in the past so I can learn from them. In keeping with that, I would like to share some of their quotes with you. I am going to call this section, “Guess who said this.” Please give me your feedback if you think you might enjoy this (or not). Thank you again.

Guess who said this (see the back page for the answer)

“There are only two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle.”

- a) Albert Einstein
- b) Marilyn Monroe
- c) J.K. Rowling, *Harry Potter and the Chamber of Secrets*

Data privacy tips from RBC

January 28 was Data Privacy Day at RBC and in light of the recent events with Facebook and security breaches at many firms (but not RBC) I just wanted to share some basic tips to keep your information safe and then followed up with 10 Steps for Safe Computing and Online Privacy.



10 tips to safeguard your assets

1. Keep your personal information safe. An identity thief will pick through your garbage or recycling, so be sure to shred receipts, copies of credit applications, insurance forms, etc.
2. Keep personal information confidential. Do not give out personal information on the phone, through email or the Internet unless you initiated the contact and know who you're dealing with.
3. Be aware of billing and statement cycles. If your bills or statements don't arrive on time, follow up immediately to ensure they have not been fraudulently redirected. Request electronic statements.
4. Protect your mail. Bring in your mail daily. Forward or re-route it if you move, change your mailing address or are away.
5. Protect your PIN and passwords. Do not reveal your PIN or passwords to anyone, including employees of RBC, family and friends. When conducting a transaction, keep your card within sight and shield the keypad when entering your PIN.
6. Limit your risk. Sign all credit cards as soon as you receive them. If they are lost or stolen, report it immediately.
7. Unusual transactions. Beware of "too good to be true" or unexpected offers or requests such as, "You've inherited a large sum of money. To claim it, send us a deposit first." Never agree to conduct financial transactions on behalf of strangers.
8. Review your transactions. Regularly review your financial statements to ensure that all transactions are authorized, and report any missing or fraudulent ones. Review your credit bureau file annually.
9. Limit your exposure. Only carry credit cards you use. Don't carry your birth certificate and social insurance card when you don't need them, instead keep them in a safe place.
10. Contact the authorities. If you suspect you are a victim of fraud or theft, contact the authorities immediately.

Beware of "too good to be true" or unexpected offers such as "You've inherited a large sum of money."

Top 10 tips for safe computing and online privacy

1. **Protect your personal information.**
Be aware of schemes that ask for personal or financial information. Do not respond to unsolicited requests for confidential information.
2. **Choose effective passwords.**
Choose passwords that are difficult to guess but easy for you to remember. Use multiple passwords, change them frequently and use ones that include a mix of letters, symbols and numbers: all essential components of online safety.
3. **Verify a message before you take any other action.** Do not click on a link, call a phone number, wire money or take any requested action, unless you first verify that a request is legitimate. Verify it using information from a source other than from within the message itself.
4. **Limit the online information that you make available about yourself.** Be careful about including personal information online, on social networking sites, in chat rooms and in unencrypted email, and periodically clear your browser's cache and delete any temporary files, as fraudsters may try to get at your information for their own benefit.
5. **Be cautious in your online activity.** Be aware that email scams and malicious websites quickly surface for publicized or recurring events or when any news story breaks. Use caution when accessing new sites.
6. **Be wary of pop-up windows.** Don't click on any action buttons within a suspect pop-up window, including those requesting financial or identification information and those offering to sell you something.
7. **Maintain a suite of security software products.** This should include a reputable personal firewall, anti-virus, anti-spam and anti-spyware, all necessary to provide online protection for your computer and your information. Beware of pop-up warnings that your computer is infected and instructing you to buy or download software to fix the problem.
8. **Keep your computer healthy.** Take advantage of automated updates for your web browser, operating system and for all software that supports your online behaviour, e.g. browser plug-ins such as PDF viewers, or regularly check the applicable websites for required software patches and updates.
9. **Remember to log off.** Ensure you properly log off and close your browser to prevent others from being able to view your information later.
10. **If it looks too good to be true, it probably is!**

Famous Quote:

"If you are not paying for it, you're not the customer; you're the product being sold." – Andrew Lewis

Be cautious of emails and websites that promise incredible deals and monetary windfalls. You may end up giving your financial information to fraudsters or downloading malicious software by clicking on a tempting link.

Answer – Guess who said this

a) Albert Einstein



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