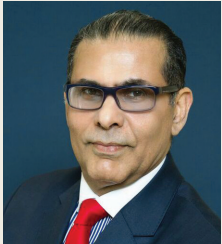


THE PRIVATE WEALTH MANAGER

For the clients and friends of Karim Visram Private Wealth Management Group of RBC Dominion Securities

FALL 2015



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A WORD FROM KARIM



It is the end of the third quarter and I generally use this space to talk about what the team did or my escapades with the kids. However, this time, I would like to talk about our beloved Jeamie who passed away on Tuesday, September 29.

As many of you know, Jeamie went in for what was supposed to be a minor procedure to remove her gallbladder

in July. She had been experiencing abdominal pains since January and went for numerous tests, all of which pointed to her gall bladder. The doctors scheduled her for an operation in July and Jeamie left the office with all of us (and her) expecting to be back in two weeks. This was not to be. We were all shocked the next day to learn that the doctors had found cancer



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in Jeamie's stomach and did not operate. At this stage, not knowing how serious it was, she was taken to Sunnybrook Hospital for further tests and any possible treatment.

Jeamie remained at Sunnybrook Hospital for about two weeks where doctors confirmed that the cancer was in Stage 4 and there was little they could do. The doctors tried valiantly to get Jeamie stronger so they would be able to try chemotherapy. They were not able to do this, as the cancer had spread too far. At Jeamie's request, the doctors allowed her to go home to be with her family and spend quality time with them.

As hard as this was on everyone around her, Jeamie remained Jeamie and never lost her sense of humour and positive outlook. We were communicating with her every day and saw her regularly. We last visited with her a few days before she passed away and, though she had lost weight and was weak, she looked as happy and jovial as ever.

Unfortunately, much to our shock, Jeamie took a turn for the worse in the ensuing few days and she passed away on Tuesday, September 29 at 2:00 a.m., surrounded by her family. When the team and I got the news the next morning, we were, of course, all deeply saddened.

Life is very fleeting and must never be taken for granted. It's still hard to believe that Jeamie never returned to the office, after she left for the last time in July.

I had personally known Jeamie for 18 years and she worked with me for 16 years. Over that time, she became more like family to me and the whole team. Her humour, dignity and dedication to family was to be admired and will be missed by all. I still can't believe Jeamie is gone. As much as the team and I will miss her, I know that's she's in a better place and not in any pain.

Jeamie and her family came to Canada as part of the immigration of Vietnamese boat people in 1980 and made it their home. Her story of escaping communism in Vietnam and coming to a new home is both tragic and courageous. When Jeamie proudly celebrated her 35 years in Canada, she agreed that I could write about her story of finding a new home in Canada. I hope you will allow me to tell Jeamie and her family's story here one day.

Rest in peace, Jeamie.

UPCOMING EVENTS & NOTICES

GAIN AND LOSS

We had sent out an estimated gain and loss report earlier in the month. Please share this with your accountants if you wish. Also, please do let us know if you have other gains and losses so I can take that into account when planning any trading for the rest of this year.

CHRISTMAS BREAKFAST

We are having our third annual Christmas breakfast on Saturday, December 12. The past two years brunches have been a great success and I hope you can come out and help us celebrate Christmas again this year. Please bring your family as that's what Christmas is all about. More details will be mailed out to you in November, including the time and location.

CALENDARS

As in the past, we have received the two styles of diaries, large and small. Please call Louisa at 416-956-1906 if you would like any.

Please contact us for more information about the topics discussed in this newsletter.

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