

# Westside Viewpoints

Winter 2015

ACCUMULATE

PRESERVE

TRANSFER



Front row: Michael Wilkie, Kate Wolfe  
Back row: Clare Singh, Christy Dinning,  
Paul Wolfe, Michelle Lee

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## SERVICES WE PROVIDE:

- Fee-based portfolio management
- Estate planning, financial planning
- Tax-exempt investment strategies
- Life, long-term care and critical illness insurance



## GRATITUDE

Gratitude is one of our founding principles at the Westside Wealth Management Group of RBC Dominion Securities and strikes at the very core of who we are as an organization. As 2015 comes to a close, we would like to express our gratitude for the many things we are grateful for.

We recently read an article in the *Harvard Business Review* on the inverse relationship between gratitude and entitlement.

Some of the conclusions include:

- Gratitude improves emotional and physical health
- Gratitude strengthens relationships and communities
- Gratitude enriches human life
- Gratitude energizes, inspires and transforms
- People are moved, opened and humbled by expressions of gratitude

In today's times, those promises are a welcome gift!

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**RBC Wealth Management**  
Dominion Securities

GRATITUDE

*continued from page 1*

Please allow us a few moments to take a respite from everyday life and express our heartfelt gratitude and appreciation for you, your friendship and trust.

We are grateful for you and your patronage. We are grateful that we are supported by a team of dedicated professionals whose goal is to provide an excellent wealth management experience, whether it be a friendly voice on the phone, a quick response to an enquiry or request, or the efficient execution of a time-sensitive trade. Our team is here to serve you with the very best wealth management experience and are honored to do so!

We are grateful for the trust you place in us as the custodians of your wealth. Money is an emotional commodity – you have worked hard to earn it and we take very seriously the responsibility to preserve it and help it grow.

We are grateful that, as we approach the close of 2015, we are enjoying continued growth in our business. Our success is not measured simply by dollars on the books, but by the meaningful client relationships we have developed and nurtured throughout the year.

And finally, we are humbled, while being extraordinarily thankful for your continued loyalty, by the opportunity to serve you! We relentlessly endeavor to earn that opportunity each and every day.

As you surround yourselves with friends and family this holiday season, may you be reminded of those things for which you are grateful and may you experience the blessings of that expression.

With heartfelt gratitude,

Mike and Paul

*How do you like our Christmas photo? We had a lot of fun making it, and would like to give special thanks to our client, Tracy Wong and her colleague, Russel Black, for creating it for us.*



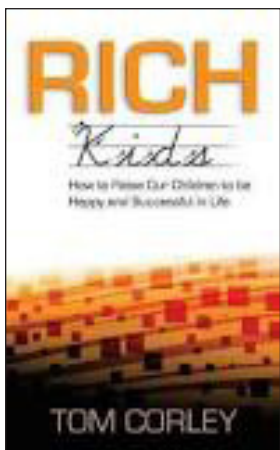


## AND THE SURVEY SAYS...

Many thanks to those of you who took the time to complete our client survey. We received quite a bit of feedback, most of which was positive. Here are the highlights:

- Over 90% reported a high degree of satisfaction with our service and communication
- 85% of respondents have a financial plan in place
- Most respondents are interested in learning more about estate and tax planning
- Low level of interest in education savings, philanthropy and life insurance
- Good feedback on the newsletter: most like the personal touch and some would like to see more analysis of market trends, etc.

## RICH KIDS: HOW TO RAISE OUR CHILDREN TO BE HAPPY & SUCCESSFUL IN LIFE



*Rich Kids: How to Raise Our Children to be Happy & Successful in Life* is a wonderful guide to assist parents in mentoring their children or grandchildren for success in life. Although the story is targeted toward teens and young adults, the practical advice will benefit people of all ages. Tom Corley, author of *Rich Habits: The Daily Success Habits of Wealthy Individuals*, describes specific actions people should take to ensure they will enjoy financial stability, good health and happiness.

The tale is told through the eyes of a teenager who is sent to spend a summer with his wealthy and famous grandfather. Although he resents it at first and feels he is being punished by his parents, he comes to realize that the life lessons he learned that summer were an act of love and a way to prepare him for the rest of his life. *Rich Kids* is a guide that everyone should read, especially parents, grandparents and young adults.

Contact us at 604-713-2741 or [kate.wolfe@rbc.com](mailto:kate.wolfe@rbc.com) if you would like a complimentary copy. We have 5 copies, first come first served.

# WESTSIDE WEALTH MANAGEMENT GROUP OF RBC DOMINION SECURITIES REVISITED

In a robust, six-member advisory team like ours, it's sometimes helpful to review our investment management process and a description of the various responsibilities of each team member. Here is a refresher.

## MIKE WILKIE AND PAUL WOLFE

Portfolio Managers

Mike and Paul meet regularly to decide on the optimum portfolio composition and investment strategy. It is their job to sift through the myriad of research and information, both from within our organization and other sources, to decide which investments fit within our strategy. Paul's specialization is the fixed income market, including bonds, preferred shares, income trusts, mutual funds and exchange traded funds, while Mike specializes in Canadian, U.S. and international equities. Having said that, both Paul and Mike are extremely knowledgeable and experienced in all aspects of the investment spectrum.

While Paul or Mike may be your primary investment advisor, each are interchangeable and we want you to know that if one is not available you are welcome to contact the other.

## SUPPORT STAFF

### CHRISTY DINNING

Associate Investment Advisor

Christy has worked with the team since 1995. She works very closely with Paul and Mike as their right-hand person managing portfolios. Primarily, Christy helps monitor client portfolios on an ongoing basis after the initial investment strategy and asset mix have been established. She also manages the portfolio proposal and review process, and gives advice based on Paul and Mike's recommendations.

### CLARE SINGH

Associate

Clare has been working with the Westside Wealth Management Group of RBC Dominion Securities since 2002 and handles all client service requests, documentation, transfers and portfolio management trading.

### MICHELLE LEE

Associate

Michelle joined the team in 2012, and handles incoming calls, schedules appointments and reviews, account inquiries, cheque and wire transfer requests, account transfers and trade execution.

### KATE WOLFE

Business Manager

Kate has worked part time with the team since 1994. She manages client communications and service plans, portfolio review reports, educational seminars, website design and management, client surveys and special events, and edits the newsletter.

## OUR EXTENDED TEAM OF EXPERTS

Wealth management means more to us than simply the "what" and "how" of investing. We work closely with certified financial planners, Will and estate consultants and insurance specialists to offer fully integrated financial strategies customized to your special circumstances.

Our extended RBC Wealth Management Services team consists of Estate Planning Specialist Matthew Leggett, Financial Planner Anna-Marie Lyons, and Will & Estate Specialist Grace Lai. We call in these professionals from time to time to meet with clients depending on their needs.

**Newsletter Editor: Kate Wolfe.** If you like what we're doing please tell a friend, if you don't, please tell us. [kate.wolfe@rbc.com](mailto:kate.wolfe@rbc.com)

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