
From Winter to Summer

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Similar to last year, we are having some very warm days here in Calgary. We had a dreadful Winter, virtually no Spring, and a wonderful start to the Summer! The girls are in their last month of school and we'll take some time off starting June 28th. We plan on spending some time with the girls and will return back to the office on Monday, July 9th. This has been a very busy year with a lot of additional paperwork so we will be looking forward to some down time. I will be out in Regina a little during this period so I'll ask any clients in that area to let me know if they'd like to get together. I'll ask my Calgary and area clients to let me know if there is anything we can do for them before we take our break!

We expect to have a very busy July after we return to the office. By that time, all of the Canadian Western Trust accounts should have moved over to Portfolio Strategies Nominee Plans. Those plans will provide even more flexibility, lower costs and access to F-Series Funds. As many of you already know, we've been introducing more Portfolios which use Exchange Traded Funds (ETFs). These programs can allow investors to utilize ETFs in a convenient Mutual Fund Structure and get the Diversification that they need. When they're held within an F-Series version, the costs can be very low. We'll have lots of work to do transitioning many clients into these new Nominee Plans, introducing more ETF Portfolios, and looking at more Alternative Investment Strategies. We look forward to getting together for some meetings on this in July.

I'd also like to take this opportunity to bring up Critical Illness Insurance again. I know that I've gone over this type of coverage with everyone at some point, but it's something I feel I need to do again. With healthcare costs

continuing to rise and some medications not covered by our system, Critical Illness Insurance may be more important than ever. We've had the experience of working with clients who have battled cancer and it's never easy. There have been some tense moments and some close calls. We've lost some wonderful, wonderful people. While insurance can't cure the disease, it can provide some much needed financial relief which can allow a person to focus on getting better.

Give some extra hugs to those you love this Summer, and hope to see you soon.

Bryce A. Borden

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