



ROYDS REPORT

January 2022

2021 ended up with lots of volatility. Since Omicron burst onto the world scene, the market swung between optimism and pessimism. The year ended nicely up for virtually every fund. Last year it was our more aggressive clients who had the best returns. This year it was our more conservative clients who fared the best. It's unpredictable what will shine most in any given year. We expect 2022 to be a good year, but one never really knows when the world will throw a monkey wrench into the works. We're still confident that long-term returns will be good, as they always have been.

Pre-COVID we did 5 estate planning seminars to help people understand how to make things easier for their executors, how to structure their accounts so their estates will pay less to the government in probate fees and things you may want to investigate now, if you will be an executor in the future.

YOU'RE INVITED. We hoped to run the seminars again this spring, but we may not be able to meet in person. We can still offer the seminar on Zoom though. Please call the office if you would like to attend. Your executor and heirs are welcome to attend with you. Since Elaine's trip to Machu Picchu and the Galapagos is deferred for a third year now, we're holding the seminar on Thurs Feb 9 from 7-9 p.m.

Two things to remember. Your tax slips are going to arrive in the next 10 weeks or so. Be sure to open every envelope from a fund company, because they can send tax slips and sometimes attach them to their yearend statements, somewhat hidden. If you had capital gains in an unregistered account, the T5008 form to report that usually arrives in the mail around Apr 1. If you need a duplicate tax receipt, you may be able to print it off from Manulife's online account viewing system, or you can call our assistants, Paulene and Sylvia for them to send you a duplicate.

Lastly, the new Securities Commission regulations took effect on Jan 1. So now if you call to put new money into an account, or to make a withdrawal, it won't be a quick 5 minute call to Jordan, Elaine or Sarah. It could easily take 20 minutes just for a simple transaction. We will have to ask you many more questions than in the past. So it would be best to schedule a phone meeting with us to discuss any changes to your account.

Like you, we hope that life returns to normal pretty soon and we can have in person appointments again. In the meantime, our office remains open and Jordan, Elaine and Sarah are available to help you with financial planning questions and investments, and Paulene and Sylvia can help you with appointments, questions about reading statements or paperwork and anything else administrative.

All the Best for 2022

Elaine

Jordan

Sarah

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Jordan Royds, CFP®

Sarah Breimer, B Comm

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