



QUARTERLY REPORT

SPRING 2011

NEW NAME, NEW LOCATION

Panorama Wealth Management

New address: 150B Terence Matthews Crescent, Kanata, ON K2M 1X4

New phone: 613-592-2422 New fax: 613-592-0597

New email: Dave@panoramawealth.ca

IN THIS ISSUE:

NEW NAME, NEW LOCATION	1
DAVE'S UPDATE	1
LIFE EVENTS AND YOUR FINANCIAL PLAN	1
GOV'T EMPLOYEES PAYMENT OF SEVERANCE PAY	1
QUARTERLY QUOTES	1
SAVE PAPER	1
PAYMENTS OVER \$25 MILLION	2
WHO TO CONTACT	2
QUARTERLY QUIZ	2

DAVE'S UPDATE

We've moved! This may be old news to some of you, but if you are hearing it for the first time, please be sure to update our contact information.

Eight of us from the former Money Concepts office, 4 financial planners and 4 assistants, made our move on the weekend of April 9-10, 2011, and are settling in nicely to our new offices.

Other than our new contact information, the change should not affect our clients in any way.

You will get the same detailed attention to your portfolio as you have come to expect from me, and the same friendly assistance from Lorraine and Carol when contacting our office.

We would very much like you to make an appointment to come and see us in our new digs!

LIFE EVENTS AND YOUR FINANCIAL PLAN

Over the course of a lifetime, there are many possible changes that may affect your financial situation. If you have experienced, or expect to soon experience, any of the following life events, contact our office to set up an appointment to discuss it with me.

- Marriage
- Change of job
- Retirement
- Divorce
- Birth of a child or grandchild
- Death of a family member
- Inheritance

GOVERNMENT EMPLOYEES: PAYMENT OF SEVERANCE PAY

If you are affected by the recent changes to the severance pay policies, please contact me. I can help you decide on the best course of action for your situation.

QUARTERLY QUOTES

"If you can count your money, you don't have a billion dollars."

J. Paul Getty

"All I ask is the chance to prove that money can't make me happy."

Spike Milligan

"You can be young without money but you can't be old without it."

Tennessee Williams

SAVE PAPER

If you would prefer to receive an electronic copy of this newsletter, please contact Carol at: carol@panoramawealth.ca



PAYMENTS TO CRA OF OVER \$25 MILLION

"The Canadian Payments Association sets a maximum value of \$25 million for any cheque or other paper-based payment instrument cleared through the banking system. Canadian financial institutions will not accept cheques in excess of this amount that are dropped off or mailed to the Canada Revenue Agency (CRA). You should make arrangements with your financial institution when paying amounts of \$25 million or more."



If you have to make a payment to CRA over \$25 million, please call me to discuss your situation. We clearly need to do some tax planning for you!

(Reference: www.cra-arc.gc.ca)

WHO TO CONTACT

Thank you for choosing Dave Hutchinson and Panorama Wealth Management for your investment and insurance needs. When contacting our office, please direct your inquiries to the following people:

Dave Hutchinson: Investment questions and advice; insurance questions (life, critical illness, disability); tax questions.

Carol Shepherdson: Book or re-schedule appointments; questions about statements; personal info update (new address, phone number, email, new job, etc.)

Lorraine Baechler: Questions about current transactions and redemptions; and, if Carol not available, booking appointments, statement questions, personal info update.

David Hutchinson, BMath, CMA, CFP
Certified Financial Planner

150B Terence Matthews Crescent,
Kanata, ON K2M 1X4 613 592-2422

dave@panoramawealth.ca

www.davehutchinson.ca

QUARTERLY QUIZ

In 1840 there were an estimated 20 millionaires in the US.

1. In 2011, the number of billionaires in the US is estimated to be: a) 58 b) 272 c) 361 d) 412
2. In 2011, the number of billionaires in Canada (in US \$) is estimated to be: a) 8 b) 24 c) 36 d) 42

The first person to contact Carol with the correct answers wins a unique flower arrangement to be delivered anywhere in Ottawa from Flower Rainbow, a local floral design studio.



Carol: 613-592-2422
carol@panoramawealth.ca



www.flowerainbow.com

The correct answers to the last quarterly quiz: One million dollars in \$100 bills weigh 10kg., a loonie weighs 7g, and there are 190 currencies worldwide. Congratulations to Margaret Wood and Gaetano Pecora who won a beautiful flower arrangement from Flower Rainbow, floral design studio, for being first to answer correctly.

Mutual Funds are not guaranteed, their values change frequently and past performance may not be repeated. Mutual Fund securities are not covered by the Canada Deposit Insurance Corporation (CDIC) or any other government deposit insurer. Please read the fund prospectus carefully and seek professional advice before investing. Commissions, trailing commissions, management fees and expenses may be associated with mutual fund investments. There can be no assurances that the full amount of your investment in the fund will be returned to you.



MUTUAL FUND DEALER