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I would like to inform you that I have successfully completed my Canadian Securities course with CSI. You already know that I have been studying the CSC course for over three years and I have developed a strong interest for the securities field. Now that I have completed my certification I will be moving forward to take control of my security holding. I would like to thank you for all the advice and help that you have provided during the past few years. As a courtesy I will outline the structure of my investment strategy moving forward.

I have already repaid one of the four leveraged investments that we have set up to create passive income. The loan had decreased to 97K and the Stone investment was 67K with about 3K DSC. An additional 65K of investment capital was secured to that loan by Dynamic Fund. I walked away with approximately 35K of investment capital. I pooled the difference with various other reinvestments and a hefty tax refund to obtain 70K of capital to start a self directed account. I am very happy to say that my account has grown to 80K with some help from excess income.

I have studied the remaining three investment leverage loans and I will continue to pay off the loans incurring the DSC penalties over the next two years. I may keep one of the leverage investments depending on the direct of Stone and the future value of the fund. For now I have about 38K of future non taxable capital gains to take advantage. I will continue to move forward and learn more about the securities industry and hopefully retire at an age of 45.

Here is some quick information on my current employment and retirement status. I have been making 100K before tax for the last four years. Last year I made 120K before tax. This year I had a pay increase that should bring me closer to 130K. I have 102K of RRSP that should grow to 975K when I reach 60 with no additional contributions.

I would like to thank you for all of you help and support. If you have any questions please feel free to contact me at any time. My contact information is listed below.

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