

In this month's issue we would like to introduce you to an innovative, new investment idea unlike any other previously seen in Canada: **Macquarie EquityPlus**. It allows you to invest in leading blue-chip Canadian companies without risking your own capital thereby generating capital growth in a tax efficient manner.

Certainty in an uncertain market – Protect your portfolio from negative performance

The premise is simple – Macquarie Securities Financial Ltd. (Canada) (MSFL) provides you with the capital to finance your investment portfolio. You receive all the benefits of traditional share ownership, such as capital growth and dividends. However, the best

Wealth management solutions

part is that you also get protection against any of your investments performing negatively, as MSFL will absorb any capital losses. All you have to do is pay monthly interest on the financed amount for the full term of the program.

Grow your portfolio of leading TSX-listed investments

Below are some key features that summarize the program:

100% financed – You will

investment BUSINESS

RON ZWICKER/VICKI COOK



not be required to contribute any of your own capital upfront as MSFL provides 100% financing on an interest-only basis to acquire leading, blue chip TSX-listed securities.

100% access to capital growth and dividends – As you directly own the securities, you receive all exposure to any capital growth and ordinary course dividends that your portfolio generates.

100% capital protection – Profit from capital gains and

walk away from capital losses. If any of your securities fall in value, MSFL will reduce your principal payment obligation by the amount of the loss. This effectively allows you to keep your winners and hand back your losers for significantly enhanced investment performance

100% customizable – You have the flexibility to select your securities, term of financing and choose from a fixed or variable interest rate. I will

work with you to tailor the program to your personal needs

Tax efficiency – Take advantage of the tax deductibility of interest as well as favourably taxed dividends and capital gains. This will significantly reduce your overall net cost of financing.

Macquarie EquityPlus could be a valuable addition to your wealth creation plans and help you achieve your financial goals. To find out more please feel free to contact us at 250-978-5360 or by email at ron.zwicker@macquarie.com.

-Ron Zwicker and Vicki Cook are investment advisors with Macquarie Private Wealth. They can be contacted at 250-978-5361

Tofino thrives on tourism industry

Alberni Valley Times

PORT ALBERNI - It's something that has been overlooked for a long time, but communities like Tofino thrive on their tourism. Here in the Alberni Valley, there are many outdoor adventure hotspots. For quick and easy fun, there's Sproat Lake, Stamp Falls, Cathedral Grove and many bike and hike trails up Mt. Arrowsmith, **Coombs Country Candy** and around the city.

This is why tourism marketing co-ordinator, **Sabrina Zimmermann**, and manager of economic development, **Pat Deakin**, are teaming up and applying for grants.

"I think tourism has been overlooked for a long time

here," Zimmermann said. "It's probably not going to be the end-all industry, but it's pulling people from all around that are saying, 'Alberni Valley is what we're looking for.'"

Deakin has applied for \$212,500 in funding to market outdoor adventure in the Valley. The two have met regularly to make outdoor tourism happen in the Valley, and will travel to **Vancouver Island University** today to meet with one of Zimmermann's former professors.

"It'd be a really great thing if it happens," Zimmermann said. "There's a lot of different companies, like the windsurfing and the outdoor cycling, so those are two really great opportunities that we have here that are newer."

With the new Athletic Hall and other buildings in construction, Zimmermann added, Port Alberni is going to have it all, from indoor to outdoor.

She also thinks something should be done with the waterfront to allow for spectator water sports. That, and downhill biking, she said would bring many people into the Valley.

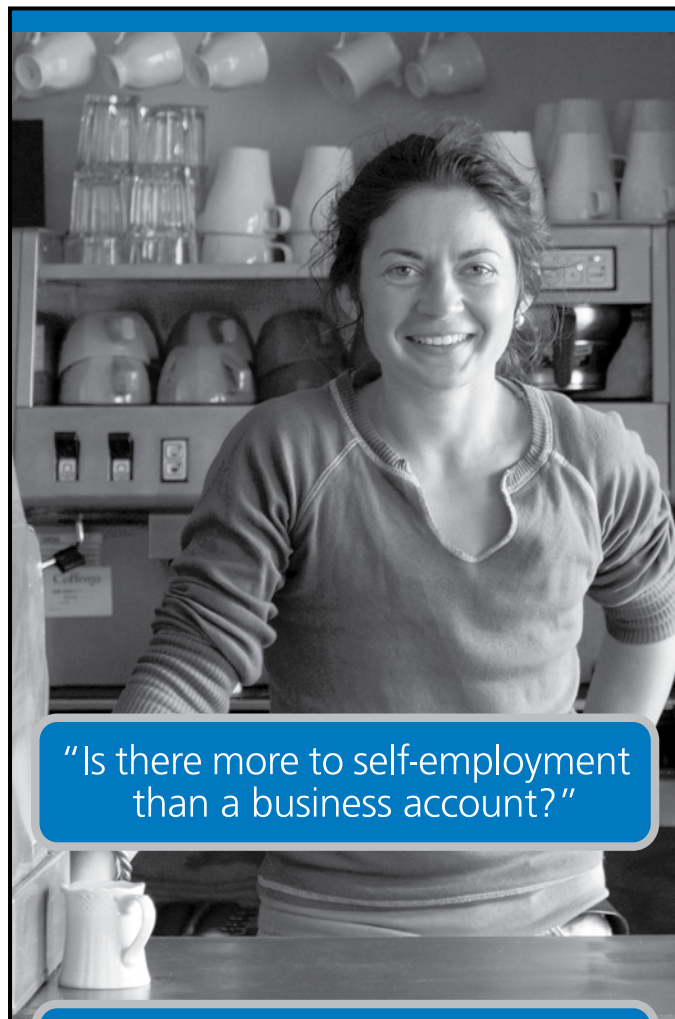
"That is really big. If we can get that happening in the Valley, it would be a lot of income," she added.

In the outdoor adventure sector, 27 businesses and 11 nonprofit organizations will be asked for financial and work contributions toward marketing outdoor adventure opportunities.

A Stage 1 Island Communi-

ties Economic Trust application for \$50,000 was supported by **Northern RAC** and the **ICET Board** and **Canadian Port Au-**

thorities has been given six months to do a Stage 2 business plan.



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and that the business customer base has grown in the past year, particularly in the Victoria market. She says that being local makes a difference. "We have a very strong deposit base, which allows us to take money in and re-lend it," she says. "It's kind of back to the basics of banking."

When customers come to Island Savings Credit Union for a loan, business bankers look to the business owner for deep knowledge about not only his business, but also about his industry, Echle says. "Often the business owners are, without a doubt, the subject matter experts," she says. "They need to understand their competitors and the opportunities that exist out there and to really be able to present that in a solid manner to the bank."

She points out that often the bank has more money invested in the business than the owner does, so it's no surprise that the



bank wants to know what the risks are. "The business owner is there to tell their story and to

really understand their statements and cash flow – those are the core things."

Echle adds that during a conversation with a business owner, a business account manager may touch on all the things that make a business successful – and a good risk. Interest rates will rise in the coming year – where will the business owner invest his or her profits? Echle says that often the best place to invest is in its staff. "They can use those funds to increase wages for staff and retain good staff," she says. "Their people are often their biggest asset. We really explore that. We want to understand management and to know they have the right people in the right jobs in order to execute on their business plan."

What the business climate really boils down to in BC is a stable national banking system. Moira Jenkins, Vice President Commercial Banking Vancouver Island North RBC Financial Group, says that business banking has remained "steady

as she goes." While other countries have had more than their share of issues, RBC has risen to become one of the top 10 banks in the world. Business lending during a global financial crisis continued as per normal and lending criteria never changed. "We're very active," Jenkins says. "Nothing has changed. Typically we're looking for one to three years of financial statements and signs of solid cash flow."

At no point did RBC or any of the Canadian banks pull back from their policies, Jenkins says. They continued to support their clients and that has paid off tremendously, both for banks and for customers. "We have been very fortunate, she says. "Now that we're in the top 10 in the world, that gives us all kinds of leverage to expand and grow and to help our clients grow."

Tailor made wealth solutions

Ron Zwicker and Vicki Cook work together to help their clients achieve financial stability and wealth. They are part of Macquarie Private Wealth, a strong new global presence that provides investors with tailored financial solutions and a global perspective.

Macquarie Private Wealth is part of the Macquarie Banking and Financial Services Group, the primary relationship manager for Macquarie's retail client base, which provides services to more than 850,000 clients and has over \$108 Billion of clients' assets under advice, administration or management.

Mr. Zwicker says, "We provide comprehensive financial planning. If we develop a successful working relationship, we can help you to achieve your goals. You can trust that we will consistently and responsibly perform all requested services and that we will be available when you need us."

He points out that he and Ms. Cook have a list of guidelines stating they will:

- Treat you with respect, honesty and dignity
- Act as your advisors, putting your interests first
- Strive to acquire a complete and accurate understanding of your goals, your tolerance for investment risk and your timeframe
- Explain the implications of the strategies we propose
- Update you by email, mail and phone
- Meet with you regularly to review your Investment Policy



Ron Zwicker and Vicki Cook

Statement (IPS)

Ms. Cook says, "Effective communication and mutual respect are essential to a successful partnership, so we expect and will provide trust, complete disclosure, respect, sincerity, honesty and commitment."

She says that their recommendations are always based on the client's best interest. "As our client, you need to know that all investment, tax, estate, and insurance advice will be based on the information you provide to us. We expect you to participate enthusiastically in the wealth management process."

She and Mr. Zwicker believe that working as a team with their clients is essential to effective wealth management. The financial business is about people, Zwicker says, and about their financial well being. Because everyone's circumstances are different, Mr. Zwicker and Ms. Cook initially suggest a short conversation to determine if their services are the right fit. If the answer is yes, they then schedule a meeting to review and establish the cli-

ent's personal goals and objectives. The next step is to create an investment plan with recommendations that are designed specifically for each client.

Proof that Zwicker and Cook's approach works lies in the dozens and dozens of testimonials they receive each year. A typical letter is this one from Chris Turek and Te-

resa Macdonald: "Ron Zwicker and Vicki Cook have been a great asset to my wife and I when it comes to managing our investment portfolio. They have always steered us in the right direction with respect to decision-making and steered us away from risk they felt we could not support."

Mr. Zwicker says, "With the

client focus of an independent investment boutique along with the backing and benefits of one of the world's largest and most diverse financial companies, Macquarie Private Wealth has an enviable position and strength in the industry."

www.macquarieprivatewealth.ca/zwicker.

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