



Our monthly newsletter for an optimal  
**VISION - PLANNING - GUIDANCE**  
of your family wealth



January 2015

### 2015 IN NUMBERS

In one year, each moment counts... As this year begins, we would like to wish you:

- \* 1 year of enjoyment
- \* 12 months of fun
- \* 52 weeks of well-being
- \* 365 days of luck
- \* 8,760 hours of success
- \* 525,600 minutes of love

For a total of 31,536,000 seconds of happiness! May the year 2015 be filled with precious moments surrounded by your loved ones.

In order to start the year on a good note, we would like to invite you to our annual dinner-conference on *2014 in Review and 2015 Outlook* that will be held on Thursday, January 29, 6:30 pm at Restaurant Le Crystal in Ville Saint-Laurent, 5285 Henri-Bourassa Boulevard West [www.lecrystal.com](http://www.lecrystal.com).

Our guest speaker will be Gareth Watson, Vice-President, Investment Management Group at Richardson GMP Limited. Francis and Gareth will review the highlights of 2014 and explore the economic outlook of 2015.

Please confirm your presence via [email](#) by contacting Josée Mailhot today

Looking forward to seeing you!

Francis Sabourin and Gilles Deraspe



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## REGISTERED RETIREMENT SAVINGS PLAN

As each new year begins, many investors who have not been making ongoing monthly contributions to their Registered Retirement Savings Plan (RRSP), prepare to contribute.

To assist, we have developed this Reference Guide with important information including key dates, contribution limits and strategies.

[Access the reference guide](#)



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## 2014 YEAR IN REVIEW

2014 was quite a newsmaker, wasn't it? Explore the most talked about stories this year that have set the tone for 2015, changed our.

[View the videos](#)



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## 8 SECRETS FOR SUCCESS FROM EARLY RETIREES

A fair number of people, it seems, believe that "early retirement" is an unachievable financial goal for most Americans, or that it isn't worth doing because retirement is akin to having no purpose in life.

[Read more](#)



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## MISSED A PREVIOUS EDITION OF THE VPG BULLETIN?

You can read or re-read past editions on our website.

[Click here](#)

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