



Topics:

- That's so 2020
- Dawn on the Horizon
- Important Tax Deadlines

Spring feels like it is around the corner and thank goodness for that! It has been quite a year. I recently noted an initiative to reference events that go badly in our daily lives as “So 2020”. It’s not the worst idea... Clearly things are not yet back to normal, but we can see normal on the horizon. The vaccine rollout is gaining momentum, both at home and abroad, and global economies are starting to demonstrate signs that the recovery is taking hold.

And we continue to persevere as we stay the course to beat COVID-19. You deserve a sincere thank you for the sacrifices you have made to keep our community safe.

This time last year, Michelle and I returned home from vacation on March 14 to a world substantially different from the one we left. We were quickly indoctrinated into the new world of Covid restrictions. Collectively, as we all isolated in our homes, we found new hobbies or found the time to get back to enjoying old ones. Individuals and families discovered, or rediscovered, their love of baking, book clubs, and board games – some even played via video conference and strengthened bonds with friends and family members who live nearby and far away. As entertainment venues were locked down, many people rediscovered the outdoors. As a result, many people were able to save money and that turned out to be a good thing for the post-pandemic economy.

In the U.S., consumer spending accounts for more than two thirds of the total economic activity. Recent figures show that consumers are starting to spend their savings and that trend that is expected to continue and fuel economic growth.

In the final days of February, Health Canada approved the Oxford University Astra Zeneca vaccine for use in the fight against COVID-19. Millions of Canadians are expecting to be inoculated in the coming months. In the U.S., President Biden will be signing US \$1.9 trillion relief bill on March 11th. As mentioned, there are signs of life.

A few clients have enquired (often encouraged by their children) about new areas of investment opportunity. As yet, I have not established a practical strategy to include emerging investment themes such as Crypto Currency in portfolios, but I am always considering options. I am constantly evaluating portfolios, and I encourage you to participate in the discussion. If you have a particular interest, please do not hesitate to reach out.

The 2021 tax season is upon us, and Peter Bellworthy continues to provide excellent tax preparation services through Christianson Financial Limited. Reach out to him at [peter@christiansonfinancial.ca](mailto:peter@christiansonfinancial.ca) or to any of my team to book a conversation. We are here to help if you need us. To aid in your tax filing, I included some relevant dates and reminders below.

Not surprisingly, as the pandemic nears its end, financial markets have been volatile. We have seen a shift in the sectors of the market that are improving. As much as possible, we have anticipated that shift in our portfolio construction. As always, broadly diversified investment portfolios offer the best outcomes during market volatility. In uncertain times, it is important to stay focused on your long-term goals and stay invested, and to seek out opportunity when it arises.

My team and I are here to help. Should you have any questions regarding your portfolio, your financial plan, or your tax situation, please do not hesitate to contact my office.

### Important Tax Dates:

- Individual tax filing deadline: April 30, 2021
- Self-employed business tax filing deadline: June 15, 2021
- Deadline to pay tax owing: April 30, 2021
- Quarterly deadlines if you pay taxes to CRA by installments:
  - March 15, 2021
  - June 15, 2021
  - September 15, 2021
  - December 15, 2021
- Applicable T3 slips for trust units held in your account are sent to you as they become available. Please note the Canada Revenue Agency (CRA) and Revenue Quebec (MRQ) reporting deadline for issuers to provide their tax for tax slip preparation is April 1, 2021. This includes the information required to produce the following tax slips:
  - T3 for Trust Unit / Mutual Fund income
  - T5 – Statement of Investment Income (dividends & interests)

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