



Important Topic:

Taking Care of Your Health - Healthy Eating and Exercising

Wealth plans are designed to provide financial security throughout one's life. This includes longevity. In fact, our financial plans incorporate the real possibility that men will live to the age of 92 and woman to the age of 95. 25% of Canadians are living this long (many even longer), and these ages are continually increased with the advances of modern medicine and care.

However, the quality of such a long life is in your hands.

I encourage you to take the time and money to maintain your health – whether through proper nutrition, exercise, or meditation. You, and your loved ones, will be glad that you did.

If going to the gym is an issue, let's invest in some exercise equipment and weights for your home.

If motivation is an issue, let's hire a personal trainer.

If eating right is an issue, let's hire a nutritionist that will help plan easy proper meals.

And if money is an issue, let's consider why we have worked so hard to earn it in the first place. This should be a priority and not something we put off to tomorrow. Please.

Whether 30 or 90, whether in good health or poor, a few smart choices today can have tremendous impact on the quality of your life tomorrow.

Market Update – March 2026

All markets that we follow fell in March. This was not a surprise as markets price in uncertainty and the war with Iran has raised a tremendous amount of uncertainty.

Stepping back to look at the entire first quarter of 2026 we are pleased that almost all markets are up. The exception being the US equity market.

Looking forward, the key question is whether Iran has the ability to keep the Straits of Hormuz closed for an extended period of time?

If they do not, and so far, markets are leaning this way, reopening the Straits will bring the price of oil back down and things can return to “normal”.

If, however, Iran can keep the Straits closed, then the markets will have to price in a longer-term oil price increase, and this will likely drive the markets down further, though again, likely temporarily.

There is the argument that even if Iran could keep the Straits closed, the resulting harm may be greater for them than others.

Not knowing what the future holds, which is always the case, we and our fund managers are not tying future performance to getting this call right.

As always, the focus is on companies that we believe can survive such surprises and even, in some cases, take advantage of them.

Meanwhile the economy has slowed. But in today's world that means the economy is now good, instead of great.

The focus remains, and must remain, on the long term. One's focus should remain on investing in strong companies that have the opportunity and the potential, can weather the inevitable storms, and still prove profitable. One should invest for the long term and ignore short-term fluctuations which are random and out of one's control. Mostly one should focus on one's own life, plan, and goals. At the end of the day that is all that truly matters.

Looking forward we see the short term as volatile but positive and remain positive in the medium and long term. We continue to invest new funds (finding some good opportunities) and monitor our positions closely.

Index	Quarter
Bonds FTSE Canada Universe Bond Index - CAD	0.10%
Canadian Equity - S&P/TSX 60 Index - CAD	3.00%
US Equity – S&P 500 - CAD	- 5.00%
International – MSCI EAFE Index - USD	1.10%
Global Small Companies - CAD	3.30%
Emerging Markets - MSCI Emerging Markets Index - CAD	5.20%
Real Estate - Dow Jones® Global Real Estate Index - USD	2.30%
S&P/TSX Preferred Share Index - CAD	0.10%

Have a great month and let us know if there is anything we can do for you,

Meir & Adam



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