The Prittie Perspective

Summer Edition 2018

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INSIDE THIS ISSUE

Summer is here!

With the summer months now here, capital markets over past years have taken a breather. Activity usually lightens as people focus on family vacation time at the cottage, and getting the BBQ fired up. However, with increased geopolitical issues abroad and at home, investors need to stay resolute and avoid making any investment decisions driven by emotion. Staying the course becomes difficult during volatile events, especially with a sensationalist media talking of doom on a daily basis.

Since the first quarter markets have formed a consolidating pattern. The climax in January led to some historical volatility. Market corrections are healthy for repricing and for finding some companies trading at a discount. You could say cooler heads prevail. The market had gone up too fast and much of the time, company valuations simply didn't make sense anymore. The economy still needs to catch up before markets can rationally move higher (mainly on earnings). As the U.S. Federal Reserve always says "they are data dependent". With that said, U.S. interest rates continue to move higher, as the Federal Reserve sees a sustained economic recovery. Economic data is reflecting an economy firing on all cylinders. The Bank of Canada is following the Federal Reserve with interest rates increases here at home.

James Cole, portfolio manager of Portland Focus Plus LP Fund gave a thrilling presentation at Ottawa Hunt and Golf Club on June 5th. He thoroughly went over his investment philosophy, and the way he identifies potential companies to purchase. Clients asked some spirited questions, and James was not shy in revealing some of his strategies. James spoke about the court case involving the AT&T acquisition of Time Warner, a large holding in the Portland Focus Plus LP Fund. He contended that the acquisition would go through the courts based on decades of legal precedent. His thoughts and predictions came to fruition with the court striking down government claims, a big win for our clients holding Portland Focus Plus LP. We have to extend our many thanks to James for sharing his thoughts and time with us all.

Energy stocks had a significant rebound in the second quarter catching up to oil prices. Companies have been underperforming oil prices over the last few years and investors have been frustrated by this ongoing divergence. As earnings continue to trickle in, oil and gas stocks should continue their ascent after the four-year bear market in energy. We are closely monitoring quarterly statements for revenue and net earnings improvements and opportunity.

Cryptocurrencies continue their decline as sentiment turns negative. Marijuana stocks have splintered no longer moving in tandem. The free lunch seems to have passed concerning these speculative assets. Remember that these investments provide very little income and in most cases, none. That is why we hold low beta names such as Timbercreek, and TD Bank to provide income. As stewards of capital, our primary concern is mitigating risk and growing wealth over the long term.

In closing, please enjoy the summer months. We look forward to hopefully seeing you in September for the start of our informative evening seminar series. My website indicates the topics and times well in advance of the presentation. As always, we are open to suggestions and feedback on how we can increase the level of value we bring to you, our client. We never forget the trust you place in us as stewards of your capital.

Sincerely,

Michael

Case study: How do Resource Flow-through Shares Work?

The Canadian government realizes the high risk associated with junior resource companies. They therefore provide a tax incentive when investing in resource related companies particularly mining. This incentive works similarly to an RRSP contribution, in that it provides a tax deduction. Below is a simplified summary that explains the benefits behind flow-through shares.

Part One: Investing and Reinvesting Capital

Investors start by selecting flow-through shares that fulfill their needs. The benefits of flow-through shares increase over a period of time. For the first two years, purchases of flow-through shares are fully funded by the investor. Conversely, the following 3rd to 7th year are funded by **previous investment maturities**. Whereby you continue to benefit from the income tax deductions year after year using mostly previous fund maturities…**not** new investment capital. This is a key feature. By reinvesting over a period of time the rate of return smooths out, reducing risk.

Period of 7-years

Year	LP Purchases	Maturity Proceeds	Net Invested
2012 1st year	15,000 (Initial $)	-	15,000
2013 2nd year	15,000 (Initial $)	-	15,000
2014 3rd year	15,000 (Reinvested)	*8,713	6,287
2015 4th year	15,000 (Reinvested)	*11,970	3,030
2016 5th year	15,000 (Reinvested)	*9,178	5,822
2017 6th year	**15,000 (Reinvested)	*15,199	-199
2018 7th year	**15,000 (Reinvested)	*12,724	2,276
		**11,556	-
		**11,556	-
	Total in = $105,000	Total out = $80,896	47,216

*This capital represents the proceeds from the previous years' investment, which is then re-invested
**Reinvested capital at maturity is unknown therefore we use the average

Part Two: Income Tax Savings

The main reason for purchasing flow-through shares are the income tax deductions awarded for investing. In this case study, we will use an effective tax rate of 43% (need income over $93,000 to reach 43%). Over the course of a 7-year period, $105,000 of flow-through shares were purchased. The income tax deductions saved a tax payer approximately $**45,150**.

However, when the flow-through shares are sold and proceeds dispensed, they are taxed as a capital gain. Only half of the capital gain is taxed in Canada. Therefore, the proceeds above $80,896 is reduced to $40,448. An effective tax rate of 43% results in **$17,392** being paid to the CRA. The calculations below will help understand the process and benefit.

7-year Period
2012 – 2018 = $105,000 IN
$80,896 OUT
$(-24,104) Capital Loss
+$45,150 Tax savings from the 7-years of purchase @ 43%
- $17,392 Tax on sale of shares

= $3,654

Net invested is $47,216 ------------------------------→ $\frac{\$3,654}{\$47,216}$ = 7.73% Return

The net savings is $3,654 (7.73% return), after the capital gain is subtracted from the previous years' income tax savings**.**

Part Three: For Retirees Receiving Old Age Security (OAS)

When your income surpasses $73,756, the CRA will "Clawback" OAS benefits at a rate of 15% of additional income. Example provided below:

If your income in 2017 was $82,000, then your repayment would be 15% of the difference between $82,000 and $73,756:

$82,000 - $73,756 = $8,244

$8,244 **X** 0.15 = $1,236.60

You would have to repay $1,236.60 for the July 2017 – June 2018 period

By utilizing flow-through shares a tax payer would save the $1,236.60 clawback (repay). Over the course of 5 years, the savings magnify into **$8,656**. This approach greatly benefits widows/widowers, whose income can increase substantially with the loss of a spouse. The clawback savings are in addition to income tax savings discussed in step two.

Note: After personal income passes $119,512, **Clawback** is complete whereby **ALL** OAS benefits have been taken back by the government. Therefore, when utilizing flow-through shares, income after deductions must fall below $119,512 to claim any OAS benefits.

Part Four: Combining Income Tax and OAS Benefits

When we blend both benefits (income tax and OAS), the return on investment **increases significantly to 20.8%.**

Income Tax Savings +	OAS Clawback benefit =	Total return	$12,310=	**26.07%**
($3,654)	($8,656)	($12,310)	$47,216	

Applicable Tax Brackets:
You need to determine what tax bracket applies to you to determine the level of tax savings available by participating in flow-through share offerings. Generally, the list below represents **the at-risk capital for investors in different tax brackets** (investors can sell at the following discount to purchase price before actually losing any capital):

	Discount price
53% tax bracket -	65% of original investment
46% tax bracket -	73% of original investment
43% tax bracket -	74% of original investment
31% tax bracket -	81% of original investment

This article was written by Michael Prittie and his associate Steven Aubin, Capital Wealth Architects.

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5 Financial Myths That Are Totally False

It's astonishing how much financial misinformation manages to float around the Internet. Let's separate fact and fiction.

These are five financial myths that are totally false, and what you should know instead.

1. **Your home is an investment**

Your home, first and foremost, is a place to live where you can find peace and comfort.

Yes, you can make money buying and selling real estate, but don't expect that your home will automatically yield big profits. You can also lose money on your home.

So try to separate home buying and home investing. If you want to be a real estate investor, consider owning a rental property or invest in REITs, for example.

2. **Buying is always better than renting**

Not always.

It depends on several factors, including where you live. Housing and rental prices change over time, and vary by geography, so there isn't a brightline rule. To make a fair comparison, consider the full cost of ownership, including property taxes, mortgage costs, real estate transaction fees and property maintenance, among other costs.

Also consider your short-term and long-terms goals, including if you plan to move or need more space in the coming years.

3. **Carry a credit balance to increase your credit score**

No. Don't carry a credit balance, unless you like paying interest. If you have a credit card, pay it off in full each month. That can demonstrate a pattern of financial responsibility. Plus, you can enjoy other perks like cash back and travel rewards.

If you can't pay off your credit card in full each month, then you shouldn't use a credit card.

If you want to increase your credit score, focus instead of managing your credit utilization.

Lenders evaluate your credit card utilization, or the relationship between your credit limit and spending in a given month. If your credit utilization is too high, lenders consider you higher risk. Ideally, your credit utilization show be less than 30%. If you can keep it less than 10%, even better. For example, if you have a $10,000 credit limit on your credit card, ideally you should spend less than $1,000 in a given month.

4. **You only have one credit score**

You may have hundreds of credit scores, each calculated by consumer companies and banks. That said, there are three major credit bureaus that act as credit reporting agencies: Equifax, Experian and TransUnion. Each credit bureau offers a credit score.

For better or worse, your credit score is the gateway to an array of financial products such as mortgages, auto loans, personal loans, credit cards and private student loans.

FICO credit scores are among the most frequently used credit scores, and range from 350-800 (the higher, the better). A consumer with a credit score of 750 or higher is considered to have excellent credit, while a consumer with a credit score below 600 is considered to have poor credit.

5. **Student loan consolidation will lower your interest rate**

If your goal is to lower your student loan interest rate, then student loan consolidation is not your best bet.

Student loan consolidation won't lower your interest rate, but it can help you organize your federal student loans into a single student loan with a single monthly payment. With federal student loan consolidation, your resulting interest rate is equal to a weighted average of your current federal student loans, rounded up to the nearest 1/8%. So, your student loan interest rate could be higher.

In contrast, student loan refinancing can cut your student loan interest rate.

Student loan refinancing helps you combine your existing federal and private student loans into a new, single student loan with a lower interest rate and only one monthly payment. The higher your student loan balance, the higher potential to save money.

For example, let's assume you have $100,000 of student loan debt with a 7% interest rate and a 10-year repayment term. If you refinance student loans to a 3% interest rate and 10-year repayment term, you would save $195 per month and $23,457 over the life of your student loans.

And that's no myth

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Common Sense. Common Goals

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9 Things You Should Consider Before Buying A Vacation Home

About one in eight homebuyers is buying a second home, according to research from the National Association of Realtors. And summer is a time of year when buyers think about it.

Consider: You've just had a great summer trip to a relaxing location, and you're wondering whether you should get yourself a permanent place there. Or you're emerging from a long, cold winter, and you're thinking of snagging a condo somewhere warm where you can escape in January.

Before you start putting a down payment together, here's what you should ask yourself:

Where is it? It's nice to contemplate a second place in Florida when you live in upstate New York—but are you going to want to jump on a plane several times a year to get there? "It's ideal to be able to get to your vacation home within a two-hour window, especially if you are working or have a young family," says Elizabeth Scheiderer, a financial planner in Mayfield Heights, OH. "You're much more likely to actually use it."

It's also wise to think about whether you're purchasing in an area that experiences severe weather during the year. "Purchasing a second home in a hurricane prone area is not the best decision, which I wish I had known a decade ago when we purchased a second home on Hilton Head Island," says Thomas Balcom, a financial planner in Lauderdale-by-the-Sea, FL. "Our primary residence is in South Florida, which is often in the 'cone' of many hurricanes. This was a hard lesson to learn two years ago when both homes experienced damage during back-to-back storms."

Have you visited more than once? Ideally, you'll want to spend a solid amount of time in a location before buying property there. "Get to know the area and whether it's going to offer you a potential boost in the future or if it's an area that may suffer economically," says Monica Dwyer, a financial planner in West Chester, OH. "Does it rely on a specific industry or company, and what would happen if there were a slump in the economy? Find a real estate agent that has a lot of local experience that could help you figure this out. "

Would you rent it? If you plan to rent the property to help with expenses, first make sure the community allows short-term rentals. Plan for additional expenses, including a management company, potential damages and repairs, and for the property to go unrented for some periods. "If you use the property for personal use for more than 14 days during the year, then a portion of the expenses will not be tax deductible," says Nicole Theisen Strbich, a financial planner in Alexandria, VA. "If you are married and your adjusted gross income is above $150,000, any losses from the rental property will not be tax deductible and are carried forward to future years."

When would you use it? If you're thinking of renting it out, and you primarily want to stay there when other people would want to stay there, that could be an issue. "If it's a ski condo and you want it for skiing, that's also when your potential rental pool would want it," says Judy McNary, a financial planner in Boulder, CO. "Are you willing to give up use during your desired time? Or is the property in a place that is multi-seasonal that could be rented during high season but used by you happily during shoulder season?"

What kind of lifestyle do you want in retirement? If this second property is for your later years, this is an important thing to consider. "For many, they think their second home should be equivalent to their primary home, and I'd argue it doesn't need to be," says Brett Anderson, a financial planner in Hudson, WI. "When you evaluate your lifestyle priorities, chances are you'll discover you won't need to spend or invest as much into a second home."

Have you calculated the carrying costs? Sure, you work the costs of the second mortgage into your cash flow, but have you considered the other expenses that come with a second property? "There could be HOA fees, property taxes, insurance, yard maintenance and cleaning costs," Scheiderer says. "Especially in resort towns, these services may come at a premium price."

Does your accountant approve? Have you run your second home dreams past your financial professional? "A wrinkle with buying a second home, stemming from the new tax code, is that the property taxes on the second property will likely not be deductible," says Samual Boyd, a financial planner in Washington, D.C. "With a $10,000 State and Local Tax (SALT) limitation, most people won't benefit from any property tax deduction on the second property."

Can you still meet long-term financial goals? Will you be able to continue to save for retirement, college, a wedding or something else long-term? There's nothing wrong with shifting a plan for a new priority, but you have to think it through. "I recently spoke with someone about this because they are thinking of building a beach house, and after going through their financial plan and the budget for the house, they may not be able to contribute as much toward their college savings goals," says Carrie Galloway, a financial planner in New York City. "We've discussed and laid out that they may need to sell the beach house or downsize their current home when it comes time for their children to go to college."

Are you counting on continuous appreciation? "We bought in 1999 and the value went straight up… until 2008, when the value plummeted, along with all real estate," says Leon LaBrecque, a financial planner in Troy, MI. "We are back on the plus side, and right now, we're gaining about 4% a year and paying 3.5% on the mortgage, so we are winning. Contrast that to 2009, when we were paying 3.5% and losing 20%. Ugly, and not the kind of investment we like, but we sure used the cottage."

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I'm a Mother of 9 and the Head of Personal Finance at a Trillion Dollar Investment Firm. Here Are My 6 Secrets for Work-Life Balance

When we're juggling work and family life, we're bound to experience moments of pressure or exhaustion. If anyone had told me as a teenager that I would have 9 children and a big job in finance, I would have laughed – nervously. It's all too easy to feel inadequate at both home and work – as if we're always in the wrong place. A lot of that pressure comes from ourselves and the first step to managing it is to see that. We can't be in two places at once – all we can do is to try to be completely focused on those we are with and what we are doing at each moment. Here's 6 important things I have learned over the years about work-life balance.

1. **Create your own definition of success**

   Take time to consciously work out what's really important to you – not anyone else, just you. Write those priorities down, in order, if that helps! Ask yourself, honestly and independently, what really makes you feel happy and fulfilled – now and as you envision the future. Are you living your life consistent with those goals and priorities? If not, it's time to make some adjustments.

2. **Ask for help when you need it**

   None of us have all the answers, so asking for help is not a sign of weakness but a sign of strength – it shows confidence. In my experience, people love to be asked! And that includes practical help as well as advice. If you are struggling, tell someone (ideally your partner, but if that's not possible, try to find a friend or neighbor to talk to). And help others where you can, too – it's incredibly empowering, as well as so important to pay it forward.

3. **Find a mentor**

   You may not be at a particular "cross roads" but it's important to have advisors and allies in good times as well as those more challenging moments. I have had several great mentors in my career who I turn to again and again – and others who've reached out at particular junctures. The late Dame Helen Alexander, a champion of women in business in the UK, spent a precious afternoon with me while knowing that her time was limited (she died a few months later). Helen gave me quite stern and very valuable advice as I contemplated different career options after leaving a long-time employer. That afternoon proved a turning point for me and I shall never forget her generosity.

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4. Learn to listen

I am often in a rush and my biggest regrets are when I don't spot that someone really wanted to talk. School plays and sports days are important but if you have to miss one because it clashes with something essential at work, it will be ok. The missed moments for important conversations are another matter. I've learned, through making mistakes, to specifically ask. When one of my children is unusually quiet or seems stressed, I simply say 'Do you want to talk?' Then I drop everything and listen.

5. Don't beat yourself up! And stop wishing for more time

If you're doing your best, make a conscious effort not to beat yourself up. A mother of grown-up twins, then one of the most senior female bankers in America, gave me some great advice. She told me that she had learned not to waste her life contemplating how things might have been if she'd made different decisions when her children were young. She had learned that everyone – including her children – were happier when she made the best of the life she was living, enjoying her time at home, rather than wishing there was more of it.

6. Remember what you do may inspire your children

My eldest daughter Florence is a musician and now also a mother of a five-month old boy. A journalist from a national newspaper probed her about growing up with me as her mother. She said "When women give themselves over to their children it is amazing but it can also be inspiring for the children when women can juggle working and family. My mum …has shown me anyone can do it."

Helena Morrissey is the head of personal investing at Legal & General Investment Management and the author of A Good Time To be a Girl: Don't Lean In, Change the System*, out June 5th.*

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The Prittie Perspective

Common Sense. Common Goals

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Your retirement may be saved by a side hustle

I'm a big believer in having multiple streams of income. And for those heading into retirement or already retired, a side hustle in the gig economy may just be what you need to boost your savings.

In the "gig economy," people work as freelancers, contractors or temps. Often the paychecks are steady and retirement benefits don't come with the gig. Yet, it's this way of working that can help boost an anemic retirement account or increase the income of a retiree.

By 2020, more than 40 percent of the workforce will consist of people working in the gig economy, according to a report from Intuit.

This isn't just for folks who want to be their own boss. Increasingly, even workers with full-time salaried jobs are relying on side hustles, according to a report ("Gig Economy and the Future of Retirement") by online investment firm Betterment.

"The gig economy ushered in a new way of working, which in turn has ushered in a new way of retiring," the Betterment report said. "Whether they're full-time gigers or side-hustlers, today's workers don't feel they can save enough for retirement. They're often saddled with debt or lacking traditional employer-sponsored retirement plans, and intend to turn to gig jobs to supplement or even replace traditional retirement savings."

For its report, Betterment looked at two categories of gig economy workers: People who rely on independent work and/or temporary contracts as their main source of income, and side-hustlers, workers who supplement a traditional full-time job with a temporary gig.

"As retirement looms, even those with a traditional nine-to-five job are realizing they didn't save enough and want to increase their nest egg," the report said.

Betterment examined the challenges faced by full-time and part-time gig workers. Here are some of the findings from the report.

— A third of the folks got a side hustle because of a lack of retirement savings.

— Many of the workers said they won't quit their gig jobs when they reach retirement age or retire from their full-time career. One in five full-time gig workers said they'll pick up incremental work in the gig economy as their main source of income following retirement.

— High-income workers (those making $100,000 a year or more from a regular job and side hustle Diet adherence key combined) are using gig employment to quickly boost their retirement nest egg.

— Sixty percent of survey respondents said that they are using their gig economy job to pay off some kind of debt.

But there is a downside to the gig economy. The instability of a paycheck can be hard and not having access to workplace retirement plans like 401(k)s can put these workers way behind in saving for retirement.

Read more: Gig Workers' Retirement Prospects Look Dim

CNBC profiled some gig workers. Ella Tyler, a retired attorney, found a gig helping students prepare for the Law School Admissions Test with Varsity Tutors.

"Tyler keeps busy teaching classes for the LSAT exam, as well as English as a second language and business writing, for up to $27 per hour," wrote Lorie Konish for CNBC. "The extra money, plus the ability to still use her professional skills, has given Tyler new confidence."

"As you get older, you wonder if you still have it," Tyler told CNBC. "And, yes, I do. So there's a little bit of an ego satisfaction to it."

Konish reported that about 31 percent of workers who only work in the gig economy are baby boomers, according to a 2017 Prudential Financial survey, and 34 percent of those workers are retired.

Check out the list of jobs that could bring in some extra income: These gig jobs could boost your bottom line in retirement

The Harvard Business Review looked at 65 gig workers and reported: "We found remarkably similar sentiments across generations and occupations: All those we studied acknowledged that they felt a host of personal, social and economic anxieties without the cover and support of a traditional employer — but they also claimed that their independence was a choice and that they would not give up the benefits that came with it. Although they worried about unpredictable schedules and finances, they also felt they had mustered more courage and were leading richer lives than their corporate counterpart."

"Approximately 150 million workers in North America and Western Europe have left the relatively stable confines of organizational life — sometimes by choice, sometimes not," HBR reported.

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Don’t Forget to Keep Your Brain Healthy Too

This is part of a series looking at micro skills – changes that employees can make to improve their health and life at work and at home, and employers can make to improve the workplace. What do you do daily to promote your brain health?
Brain health refers to the things we do to assist the brain to work at its optimal potential. Brain health habits can predict risk for decline in mental function as we age.
This micro skill introduces the concept of daily brain health and how micro decisions can impact us today and into our future.

Awareness

Whether you're 25, 35, 45, 55 or 65, are you aware of your daily workplace routines, micro decisions and behaviours that impact your brain health? The first step to improving your brain health is to self-evaluate how much you're paying attention to it and being clear on what will positively impact it.

Most of us are motivated to protect our brain health, so don't take powerful, dangerous, illicit drugs that can create permanent brain damage. However, many don't pay conscious attention to brain health the same as heart health.

Our brain requires the same attention as heart health for long-term, sustained health and high quality of life – especially in a job where we're bored or don't feel challenged. People in such a situation – often without realizing it – over the years risk declining mental fitness if they're not proactive outside the workplace. A decline in mental fitness over time can impact your brain reserves that provide a buffer to adapt to change and resist damage.

To impact brain health, you also need to be motivated and understand the value for your current and future vitality.

Accountability

The brain is our most important organ, and like our heart, lungs and skin it benefits the most when we pay attention to it and don't take it for granted. As we age, there's no guarantee of preventing dementia. In fact, the Alzheimer Society of Canada suggests that it's never too late to make improvements that can support brain health. The earlier you adopt brain health, the more likely you will age with as healthy and functioning a brain as possible.

We can turn proactive actions into lifestyle habits to support us over our lifetime so that when we're ready financially to retire, our brains will be ready and able to allow us to enjoy that phase of life.

Action

Adopting simple lifestyle changes can have a positive impact on brain health. It's to our advantage to not delay the habits that can promote good brain health.

Consider a person who didn't pay attention to their diet, had a heart attack at 45, and that to live longer had to make massive lifestyle changes. Their heart was damaged and would never be as healthy as it could be. Brain health is the same. It would be a mistake to think that it's something that's applicable only to senior citizens looking to offset dementia.

Mental gymnastics – Engaging in new learnings, word puzzles, drawing, crafts, reading and taking courses can have a positive impact on the brain by stimulating the generation of new connections between nerve cells and even new brain cells that facilitate neurological plasticity. This can build up functional brain reserves for future cell loss.

Make smart diet choices – All the stress that we're exposed to daily, including commutes, environmental hazards (such as noise and chemicals), people interactions and financial challenges can increase our risk for a process called oxidation that damages brain cells. Making smart food choices and eating healthy foods that are rich in antioxidants can support brain health.

Reduce your stress load – Bad stress accumulates over time from many sources and if not dealt with can cause vascular changes and chemical imbalances that negatively impact brain health.

Make sleep important – A good night's sleep is important for your immune system and mood. It can reduce the risk of the brain building up an abnormal protein called beta– amyloid plaque, which is linked to Alzheimer's disease.

Pay attention to lifestyle choices – For maximum brain health, remove all forms of tobacco, and limit your drinking to two drinks a day, to reduce your risk for dementia that can result from chronic abuse of alcohol.

Physical activity – This is a proven strategy for increasing blood flow. It creates chemical changes in the brain to support learning, memory and ability to think and solve problems.

Maintain your social interactions – Staying connected with family, friends and your community puts you in position for engaging conversations and stimulation that are important for brain health.

Bill Howatt is the chief research and development officer of work force productivity with Morneau Shepell in Toronto.

Summer Activities

RBC Bluesfest
July 5th-15th
https://ottawabluesfest.ca/

H.O.P.E. Volleyball Summerfest
July 14th
http://hopehelps.com/

Ottawa Busker Festival
August 2nd-6th
http://www.sparkslive.com/index.html

Casino Du Lac-Leamy Sound Of Light
Augusy 4th- 18th
https://www.feux.qc.ca/

Capital Fair
August 17th - 26th
http://www.capitalfair.ca/

Northern Lights: Sound and Light Show
July 9th – September 3rd
https://www.canada.ca/en/canadian-heritage/campaigns/sound-light-show.html

Upcoming Events:

Stay tuned for the latest happenings

Client Seminar:
Paused for summer months

Client Seminar:
September TBD