



## ***The Dragon Year...***

Dear

Happy Chinese / Lunar New Year! 2024 is the Year of the Dragon.

According to the Old Farmer's Almanac, those born in the Year of the Dragon are believed to be "ambitious, energetic, and charismatic, often inspiring others with their passion and enthusiasm."

As many of our staff, investors, families and friends are from Asian backgrounds, we would like to take a moment to acknowledge and celebrate this important occasion.

To all those "Dragons" we salute you!

### **Dragon Years**



### **Who We Are**



**Those born in the following years:**

2024	1964
2012	1952

2000	1940
1988	1928
1976	1916

**Farmer's Almanac**

Over the last decade, we have written dozens of newsletters and bulletins letting you know about how we invest your capital and generate returns.

But we don't often show you a glimpse into the team members that make these operations a success. In future editions, we expect to shine a light onto some of the people, their backgrounds, and their ideas/strategies.

**RRSP – Last Call!**



The RRSP contribution deadline for the 2023 tax year is **February 29, 2024**.

If you have cash or RRSP/RRIF/TFSA accounts generating sub-par returns, now is the time to consider a change.

Don't let inflation and market risk consume your investment capital.

Feel free to get in touch with our Exempt Market Dealer for more information:

[jimwall@hpcpl.ca](mailto:jimwall@hpcpl.ca)  
**(604) 428-9964**

**Estate Planning & Insurance**



It's never too late to think about the future.

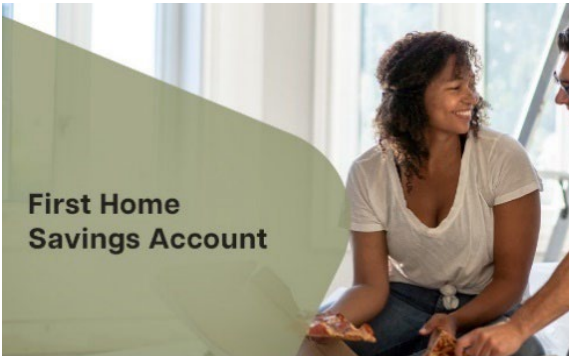
The world doesn't stop for anyone. If there are critical gaps in your business and wealth planning strategies, maybe it's time to seek some professional advice.

We work with a number of reputable companies with offices across Canada that specialize in transition planning, wealth management and life insurance.

We'll be happy to put you in touch with our contacts whenever you need it.

**Come Visit Us Anytime**

## First Home Savings Account (FHSA)



 Department of Finance Canada / Ministère des Finances Canada

In 2023 the Federal Government launched a new program to help first-time home buyers accrue savings for their down payment.

The FHSA falls under the umbrella of a registered account and operates like a hybrid RRSP/TFSA, allowing for both tax-deductible contributions and for tax-free withdrawals.

The annual contribution limit is \$8,000 and balances can be transferred in from an RRSP!

FHSA accounts can be opened through Olympia Trust Company (for a fee) and investments can be made into a number of different issuers (including TCGMIMT)

[Check out the CRA website under FHSA for more information.](#)



If you haven't seen us in a while, we invite you to come down for a visit to our new Coal Harbor office. Feel free to book an appointment (or a lunch meeting!) to discuss your questions.

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*“Quality above all else”*



**Sandy Oh**  
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*To purchase Units in the trust Contact HPCPL or visit our website for further information on Tri City Group Monthly Income Mortgage Trust.*

*\* E. & O.E. Series A-3 units only. All returns and projections are annualized figures, assuming reinvestment of distributions.*

*Past figures are not indicative of future returns. Investors should review the Offering Memorandum and consult with a financial expert prior to making an investment decision.*

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