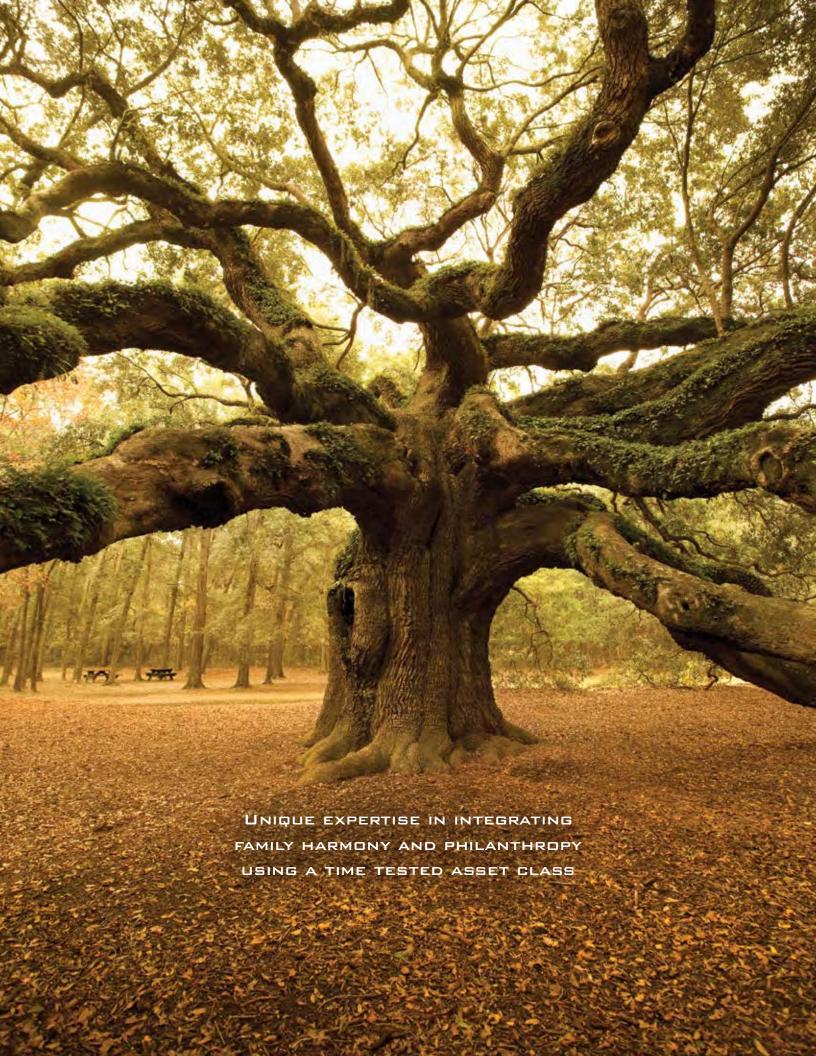




FROM ACORNS TO OAK TREES



BRUCE ETHERINGTON & ASSOCIATES







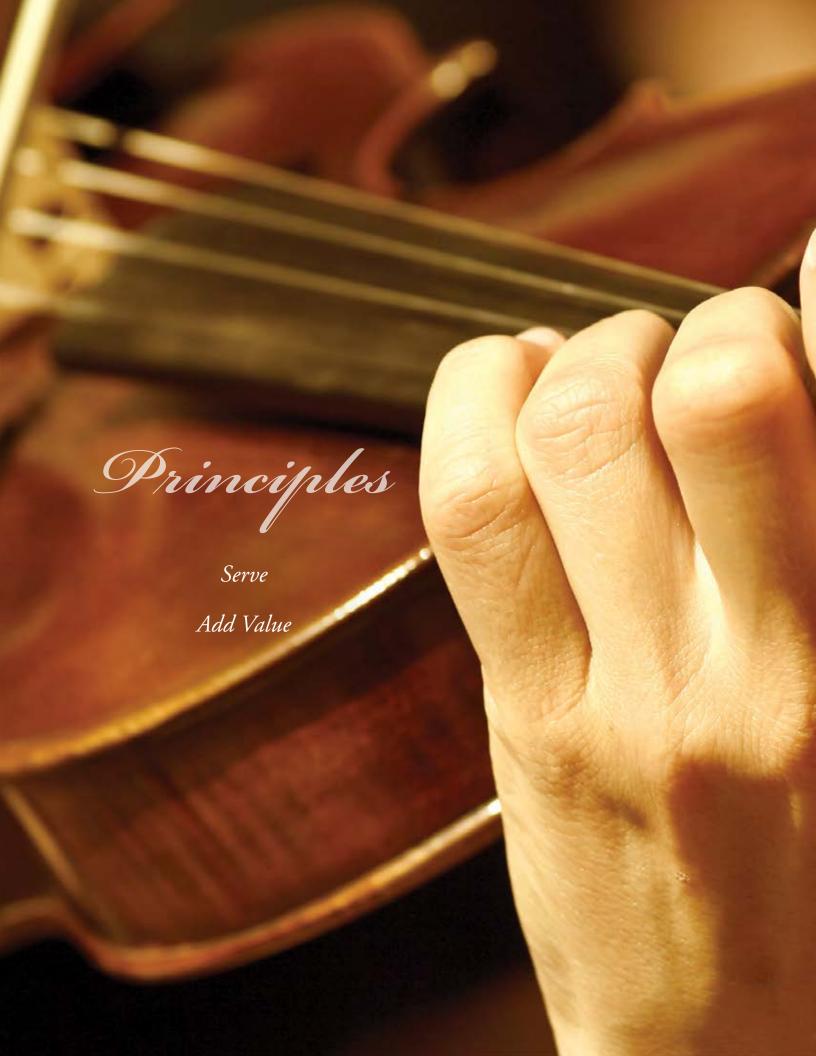


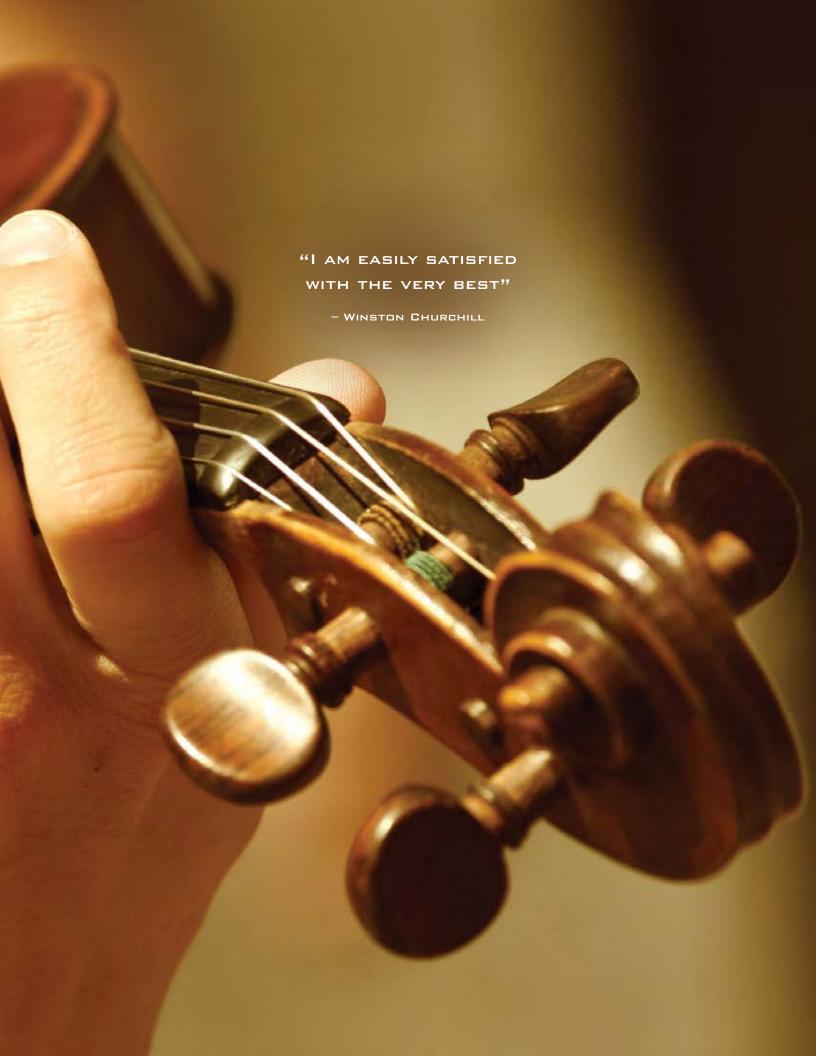




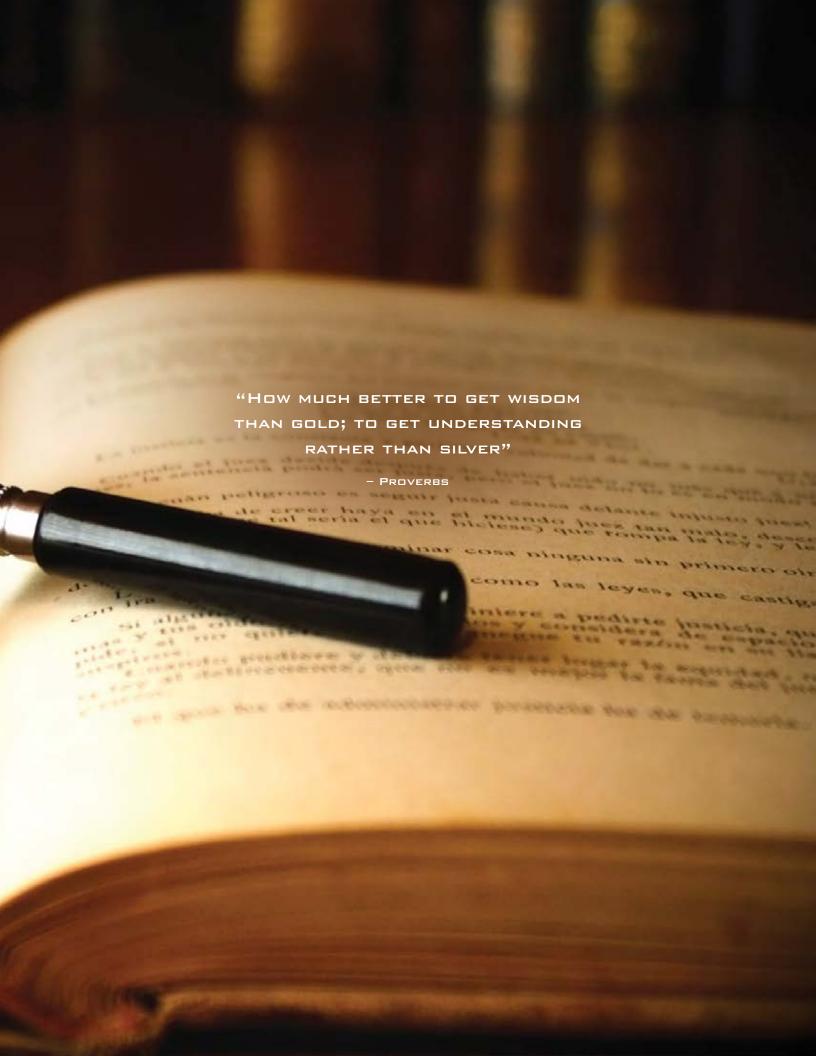
"DO NOT VALUE MONEY FOR ANY MORE NOR ANY LESS THAN ITS' WORTH; IT IS A GOOD SERVANT BUT A BAD MASTER"

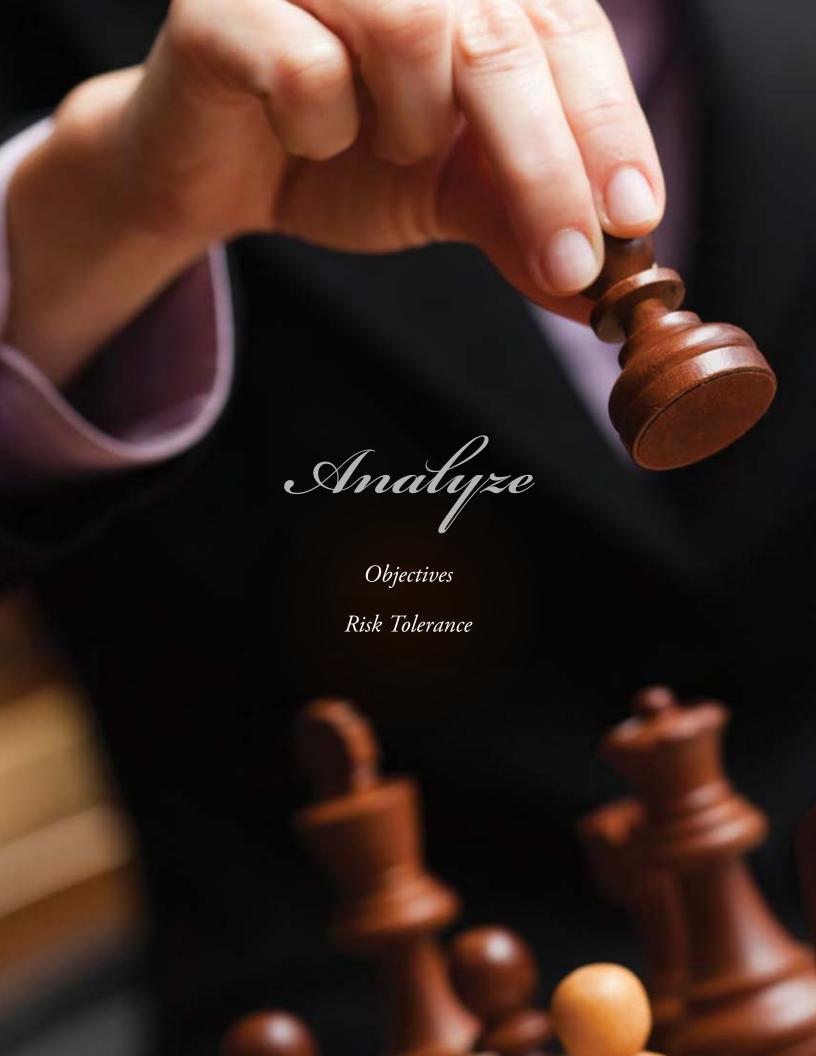
- ALEXANDRE DUMAS





The Facts THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER. I THE TEST A INSTITUTE VIETA VIETA I PROTECTION OF THE PROPERTY OF THE PROPERT the same and the constraint of the constraint of













### Our Strategic Alliances

"A WISE PERSON HAS SEVERAL COUNSELORS."

- PROVERBS

Tax & Accounting – MDP LLP Bill Hutchings, CPA, CA Kevin Wong, CPA, CA, MTax

Family, Business & Succession Planning Tim Cestnick, FCPA, FCA, CPA (IL), CFP, TEP

Banking - BMO, BNS, HSBC, TD

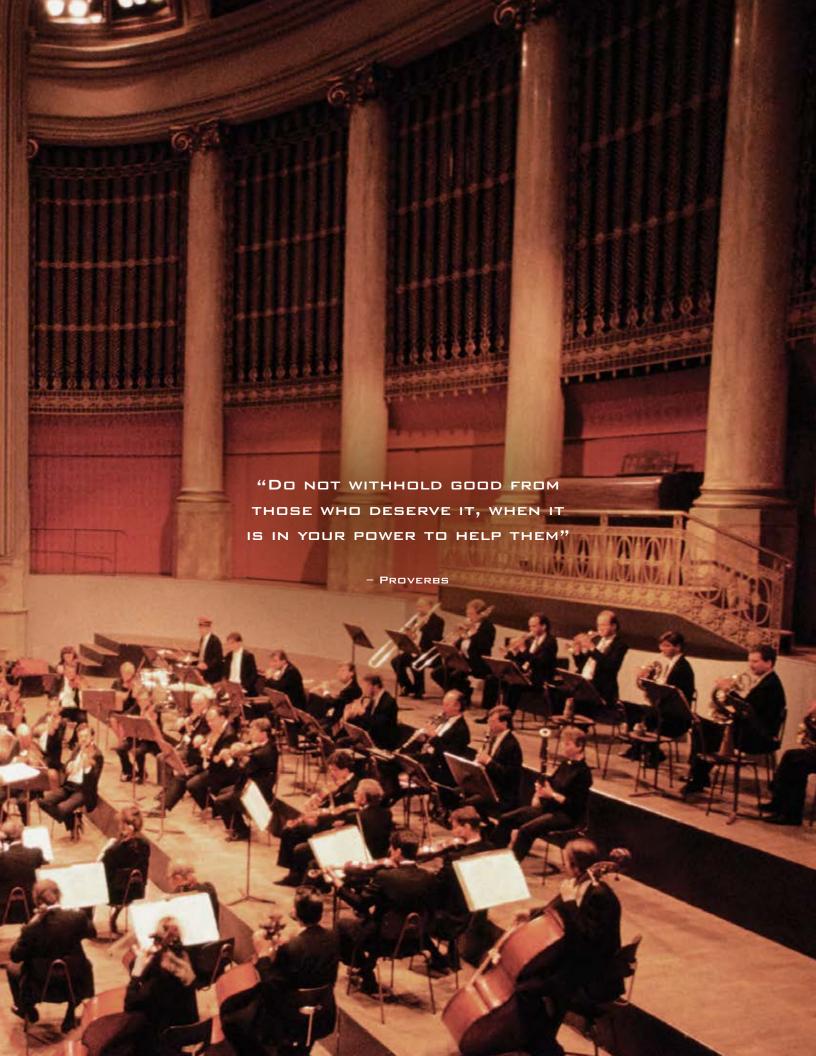
Private Money Management – Gluskin Sheff & Associates, Patient Capital Management Inc.

Financial & Estate Planning (BC) – Etherington Financial Services Inc.

Michael Etherington, BSC, CFP

Jay Etherington, BA







#### Our Team

Michael Ryan, B.Comm., MBA, CPA, CFP, CLU – Director, Estate Planning and Financial Analysis

Brian Heaney, BSc, MA – National Director, The E-Group

Carol Stevens, BA, EPC, CHS – Director, Client Services

Patrick Pitt, CD, CLU, CFP, CHS – Associate Advisor

Donna Smeall – Executive Assistant

Karen Foster – Director of Finance

www.bruceetherington.com

"THERE IS NO I IN TEAM"

905-270-3126

- AUTHOR UNKNOWN



BRUCE ETHERINGTON BA, CLU, CHFC, CFP

## A bit about Bruce

Bruce brings more than 50 years of leadership in the world of financial services to his clients. A 48-year Life and Qualifying Member of the Million Dollar Round Table (MDRT), the world's premier financial services educational organization, Bruce is also a past Chair and Charter Member of the Top of the Table and is one of only 12 people in the world to have been a member since 1977 – three of whom are in Canada.

A renowned speaker, Bruce is the author of the international bestsellers, "See the People" and "Reflect & Prepare". Active in his community as well as with numerous charitable organizations throughout Canada, Bruce seeks to earn his client's advocacy by making a positive difference in their lives while "helping others, help others".

As a member of the Governor's Circle, the Advisory Board to the Governor General of Canada on the subject of Community Foundations in Canada, Bruce seeks ways to support his Excellency's desire for Canada to be known as a nation of "Smart and Caring" communities.

Bruce and his wife Karen, reside in Mississauga, Ontario and are blessed with 4 children and 5 grandchildren.

View Bruce's complete profile at www.bruceetherington.com

"VITALITY SHOWS IN NOT ONLY
THE ABILITY TO PERSIST, BUT
THE ABILITY TO START OVER"

- F. SCOTT FITZGERALD





### FAMILY HARMONY AND PHILANTHROPY

HELPING YOU HELP OTHERS



BRUCE ETHERINGTON & ASSOCIATES

# "AS IRON SHARPENS IRON, SO ONE PERSON SHARPENS ANOTHER"

- PROVERBS 27:17