March 01, 2021

John Kuyt

403-6611 Southoaks Crescent

Burnaby, V5E 4L5

Dear John:

*Joyeux Anniversaire!*

*Hartelijk gefeliciteerd metje verjaardag!*

*Tavalodet Mobarak!*

*Co latha breith sona dhut!*

*Yom Huledet Same’ach!*

*Buon compleanno!*

*Feliz cumpleanos!*

However you like to say it, John, we wish you a very

***Happy 88th Birthday!***

Sincerely,

March 01, 2021

Cory Glauser

#1 - 4417 10TH Ave W

Vancouver, V6R 2H8

Dear Cory:

Rumor has it that you’re turning 42 today! Congratulations—it couldn’t happen to a nicer guy.

You have a full year, or 365 days, to enjoy your new age. We hope each day is better than the last! Make it a year of “firsts”—in other words, a year you try new things for the first time. You’d be emulating the great “Satchel” Paige, who at age 42 became the first black pitcher in the American League.

Make it a year of milestones … like Kareem Abdul-Jabbar, who at age 42 became the oldest NBA player in history.

But most of all, make it a year to remember … so that when other people turn 42, they’ll try to be just like you!

**Happy Birthday!**

Sincerely,

March 02, 2021

Joe Fifonja

306-4955 River Road

Delta, V4K 4V9

Dear Joe:

**Best wishes as you turn 61,**

**We hope your birthday is lots of fun!**

**Now, as you turn one year older,**

**Make sure you also feel one year bolder,**

**So you can check one more item off your bucket list,**

**Filling your year with activities not to be missed.**

Clearly, Joe, we shouldn’t quit our day job to be a poet ... but we hope you appreciate the sentiment, anyway!

*Happy Birthday!*

Sincerely,

March 02, 2021

Karen Tsai

7721 Kinross Street

Vancouver, V5S 3K1

Dear Karen:

*“I’ll try anything once.”*

- Mrs. Alice Roosevelt Longworth

Alice—eldest daughter of former President Teddy Roosevelt—said those words not long after turning 41. Of course, she was referring to the fact that she was about to give birth for the first time, so maybe the *context* of that quote doesn’t apply to everyone. But the sentiment surely does!

As you turn 41, Karen, take a page from the former First Daughter’s book. Try anything! Try everything! Make this a year full of new experiences, new adventures, and new opportunities.

In short, make it the best year ever!

**Happy Birthday!**

Sincerely,

March 02, 2021

Kristine Tsai

7721 Kinross Street

Vancouver, V5S 3K1

Dear Kristine:

*“I’ll try anything once.”*

- Mrs. Alice Roosevelt Longworth

Alice—eldest daughter of former President Teddy Roosevelt—said those words not long after turning 41. Of course, she was referring to the fact that she was about to give birth for the first time, so maybe the *context* of that quote doesn’t apply to everyone. But the sentiment surely does!

As you turn 41, Kristine, take a page from the former First Daughter’s book. Try anything! Try everything! Make this a year full of new experiences, new adventures, and new opportunities.

In short, make it the best year ever!

**Happy Birthday!**

Sincerely,

March 02, 2021

Dylan Gunn

2506 Triumph Street

Vancouver, V5K 1S8

Dear Dylan:

Forty years old! Congratulations on reaching this significant number!

As you may know, many people throughout history have used this time of their life to accomplish amazing things. For example, at age 40:

• John Glenn became the first American to orbit the Earth.

• William Sturgeon created the first electromagnet.

• Hank Aaron hit his 715th home run!

We know you can accomplish amazing things, too. So Dylan, as you enjoy your special day, plan for the future rather than look to the past. Your best years are before you, and your grandest ambitions lie within your grasp.

We can’t wait to see you achieve them!

Happy Birthday!

Sincerely,

March 02, 2021

Ariel Fraser

4011 Brockton Cres

North Vancouver, V7G 1E5

Dear Ariel:

I believe life is a series of near misses.  
A lot of what we ascribe to luck is not luck at all.  
It’s seizing the day and accepting responsibility for your future.  
It’s seeing what other people don’t see  
and pursuing that vision.

*—Howard Schultz (1952– ), owner of Starbucks® Coffee*

We wish you a very happy 25th birthday! May your life go according to all your plans.

Sincerely,

March 03, 2021

Judy Hall

7822 Garfield Dr

Delta, V4C 7J4

Dear Judy:

As you probably know, there are a *lot* of interesting ways to celebrate birthdays around the world. Too many, in fact, to list in a single letter. So why don’t we just stick with one for now? So without further ado, we present:

**How to celebrate your birthday like a … Brazilian!**

In Brazil, where people speak Portuguese, it’s customary to say “*Parabéns!”* which means “congratulations” or “compliments.” we suppose it’s their way of saying, “Well done for having made it this far!” So let us be the first to say:

*Parabéns! Congratulations on reaching another birthday!*

It’s also customary in Brazil to eat fruit- and vegetable-shaped candies on your birthday. Sounds delicious! (Don’t worry; they still eat birthday cake, too. In fact, it’s a tradition for the birthday girl to give the first slice to her most special friend or relative.) Finally, Brazilians commonly pull on the earlobes of the birthday girl, one tug for each year of their life.

Sixty-five tugs might hurt, so you have my permission to skip this particular tradition.

Not everyone can travel to Brazil for their birthday, Judy, but now you know how to bring Brazil to you. But whether you enjoy globetrotting from the comfort of your home, or if you prefer to do things the old-fashioned way, we hope you have a very happy 65th birthday.

Sincerely,

March 03, 2021

Judy Higginson

PO Box 1050 8843 Hudson Bay Street

Fort Langley, V1M 2S4

Dear Judy:

As you probably know, there are a *lot* of interesting ways to celebrate birthdays around the world. Too many, in fact, to list in a single letter. So why don’t we just stick with one for now? So without further ado, we present:

**How to celebrate your birthday like a … Brazilian!**

In Brazil, where people speak Portuguese, it’s customary to say “*Parabéns!”* which means “congratulations” or “compliments.” we suppose it’s their way of saying, “Well done for having made it this far!” So let us be the first to say:

*Parabéns! Congratulations on reaching another birthday!*

It’s also customary in Brazil to eat fruit- and vegetable-shaped candies on your birthday. Sounds delicious! (Don’t worry; they still eat birthday cake, too. In fact, it’s a tradition for the birthday girl to give the first slice to her most special friend or relative.) Finally, Brazilians commonly pull on the earlobes of the birthday girl, one tug for each year of their life.

Sixty-five tugs might hurt, so you have my permission to skip this particular tradition.

Not everyone can travel to Brazil for their birthday, Judy, but now you know how to bring Brazil to you. But whether you enjoy globetrotting from the comfort of your home, or if you prefer to do things the old-fashioned way, we hope you have a very happy 65th birthday.

Sincerely,

March 03, 2021

Joel McFayden

2479 Stefi Trail

Oakville, L6H 5Y3

Dear Joel:

**Celebrate!**

Saw on the fiddle and blow on the horn  
for another year since you were born.

Nobody’s birthday lasts very long,  
So light the candles and sing the song,

Beat the drum and play the fife  
for another year turned in the circle of life.

***Happy Birthday!***

Sincerely,

March 04, 2021

Ken Hatfield

3350 Coast Road, RR7

Gabriola Island, V0R 1X7

Dear Ken:

On the Periodic Table of Elements, the number *63* refers to the atomic number for *Europium,* which is one of the least common elements in the entire universe.

As you turn 63, we think it’s fitting that you share something with this rare substance. Because people like you are extremely rare, too. In fact, *you* go even further … you’re unique! There is no one else in the entire universe exactly like you.

So here’s to you on your birthday, Ken! We wish you all the best, today and every day.

Keep being yourself. Keep being unique!

Happy Birthday!

Sincerely,

March 04, 2021

Kristina Johnston

2607 Lower Road

Roberts Creek, V0N 2W4

Dear Kristina:

A little bird told us that it’s your birthday. Is it true? Could it be? We’re skeptical. Why, you don’t look a day older than 46!

Well, birthday or not, there’s no better time for us to tell you how great you are. We look forward to our every conversation, because it’s always a good day when our paths cross.

We hope *you’re* day is everything you want it to be. Congratulations on turning 47!

***Happy Birthday, Kristina!***

Sincerely,

March 04, 2021

Camille McRae

4514 11th Ave W

Vancouver, V6R 2M4

Dear Camille:

We tried, but we failed.

Kenny Rogers had a previous engagement.

Celine Dion was busy too!

So we decided to tape ourselves singing it. But when we played it back, we didn’t exactly sound like Celine Dion ***or*** Kenny Rogers.

That’s when we decided to just put it on paper:

***Happy Birthday to you,***

***Happy Birthday to yoo-oo-ou!***

***Happy Birthday, dear Camille!!***

***Happy Birthday to you!!!***

All kidding aside: We do hope that March 04, 2021 is a very special day for you!

Sincerely,

March 04, 2021

Emma Beaumont

32116 Clinton Ave

Abbotsford,

Dear Emma:

This birthday wish is little,  
but warm as it can be,  
because someone thinks you’re special,  
and that someone is ME!

Have a great day, Emma! We hope that you have a fabulous birthday

Sincerely,

March 05, 2021

Charlotte Stanway

3719 Hammond Bay Rd.

Nanaimo, V9T 1G2

Dear Charlotte:

Happy Birthday! We hope you have a wonderful day!

When we realized it was your birthday, we started thinking about the numbers behind the day. (What can we say, we are financial advisors. Numbers are what we do.)

Here’s our analysis. You have:

12 months

52 weeks

365 days

8,760 hours

525,600 minutes

and 31,536,000 seconds to enjoy being 78.

That seems like a lot … but time flies by fast! Be sure to make every second count. If you do, year 78 might just end up being your best year ever!

**Happy 78th Birthday!**

Sincerely,

March 05, 2021

Michele Hay

1005 - 200 Newport Dr.

Port Moody, V3H 5B7

Dear Michele:

When it comes to celebrating birthdays, everyone knows the basic formula: open presents, blow out candles, and eat some cake. We repeat this formula year after year—because why mess with a good thing?

Still, if you ever want to “shake things up” on your birthday, here’s a fun activity: try out some *other* birthday traditions from around the world! Different cultures have different ways of celebrating a person’s birth and some of them are quite fun.

For example, here’s how they celebrate in **Denmark**. First, a flag is flown outside a window to show the world that someone in the house is celebrating a birthday. Makes sense to me. The more people know, the more well-wishes you tend to get!

Better still, the Danish place presents around the birthday person’s bed while they are sleeping, so they will see them the moment they wake up. Talk about a great start to the day!

Finally, “round” birthdays are given special significance. What do we mean by “round”? You know, forty years old, fifty years old … *sixty years old.* Guests should be expected to sit around the dinner table for at least six hours to listen to birthday speeches as they eat.

So go ahead: get it all off your chest. Say everything you’ve ever wanted to say. Talk for as long as you want—it’s your day! Remember, birthdays like this only come around every ten years.

Okay, so maybe you can skip the speech part. But whatever you do, have a very

**Happy 60th Birthday, Michele!**

Sincerely,

March 05, 2021

Carol Longmuir

19571 16th Avenue

Surrey, V3Z 9V2

Dear Carol:

These days, most of us are very conscious about our health. We try to eat better, sleep longer, get more exercise … anything to make our bodies feel good. That’s why we think it’s great you’ve decided to have another birthday. After all, you’re heeding the words of the famous philosopher Anonymous, who said:

*“Birthdays are good for you. The more you have, the longer you live.”*

Couldn’t have said it better ourselves! But simply having a birthday isn’t enough. That’s why we recommend following the advice of another, less well-known philosopher, who said:

“Have a very ***Happy*** 57th Birthday, Carol!”

– The Muir Investment Team

Sincerely,

March 05, 2021

Jenna McArthur

9191 212A PL

Langley, V1M 2B9

Dear Jenna:

The future belongs to those who believe in the beauty of their dreams.

*—Eleanor Roosevelt (1884–1962)*

Dear Salutation:

Here’s a wish for your 30th birthday:

May the future be yours, to build for yourself and to share with others. May your most beautiful dreams come true in the coming years.

**Happy Birthday!**

Sincerely,

March 06, 2021

Jeannie Trasolini

Apt 1501 295 Guilford Way

Port Moody, V3H 5N3

Dear Jeannie:

Some families in China only celebrate certain “round” birthdays, like their 20th, 50th, or, yes, 70th. These celebrations are often highlighted by an interesting tradition: long-life noodles.

Here, the family gathers around while the birthday person slurps long noodles. The longer the slurp, the longer the life!

As you celebrate *your* 70th birthday, Jeannie, we wish that all your noodles be long indeed … by which we mean to say, have a long and happy life!

Or, as the Chinese would put it:

*Zhu ni sheng ri kuai le*

**Happy Birthday to you!**

Sincerely,

March 06, 2021

Suzanne Whitley

2690 Turner Street

Vancouver, V5K 2G2

Dear Suzanne:

These days, most of us are very conscious about our health. We try to eat better, sleep longer, get more exercise … anything to make our bodies feel good. That’s why we think it’s great you’ve decided to have another birthday. After all, you’re heeding the words of the famous philosopher Anonymous, who said:

*“Birthdays are good for you. The more you have, the longer you live.”*

Couldn’t have said it better ourselves! But simply having a birthday isn’t enough. That’s why we recommend following the advice of another, less well-known philosopher, who said:

“Have a very ***Happy*** 57th Birthday, Suzanne!”

– The Muir Investment Team

Sincerely,

March 06, 2021

Benjamin Keen

1384 Fernie Road

Bowen Island, V0N 1G2

Dear Benjamin:

There are two orders of business to cover in this letter. The first is for us to wish you a

**Happy 46th Birthday! Best wishes on your special day!**

The second order of business is for us to fulfill our role as financial advisors. As you know, it’s our job to help people manage their investments. So today, for your birthday, we would like to tell you about one of the most important investments of all:

*“An investment in knowledge always pays the best interest.”*

Benjamin Franklin said that, and he should know. A world-renowned author, politician, scientist, inventor, and diplomat, Franklin was always learning new things. Despite receiving very little formal education, his relentless pursuit of knowledge paid enormous dividends during his lifetime. For him, knowledge was truly an investment.

In fact, Benjamin Franklin was 46 years old—just like you—when he conducted his famous kite experiment to prove that lightning was indeed electricity.

So the best investment advice we can give you is to go out and learn something. Learning doesn’t end upon reaching adulthood. It can continue as long as we want it to, and it’s one of the best ways to ensure our lives remain rich and meaningful no matter how old we get.

Benjamin, as you turn 46, we hope you make this year a year of discovery. A year to learn new things. A year to invest in knowledge. A year to invest in yourself.

It will be the best investment you ever make.

***Happy Birthday!***

Sincerely,

March 06, 2021

Frank Mottl

3382 Cobblestone Avenue

Vancouver, V5S 4S4

Dear Frank:

Forty years old! Congratulations on reaching this significant number!

As you may know, many people throughout history have used this time of their life to accomplish amazing things. For example, at age 40:

• John Glenn became the first American to orbit the Earth.

• William Sturgeon created the first electromagnet.

• Hank Aaron hit his 715th home run!

We know you can accomplish amazing things, too. So Frank, as you enjoy your special day, plan for the future rather than look to the past. Your best years are before you, and your grandest ambitions lie within your grasp.

We can’t wait to see you achieve them!

Happy Birthday!

Sincerely,

March 07, 2021

Bodil Pointon

2177 152A St.

Surrey, V4A 7S2

Dear Bodil:

*Here’s a wish we have for you*

*A sentiment to stress:*

*We hope your birthday never fails*

*To bring you happiness!*

*You see, there’s nothing we would rather do*

*No thing we’d rather say*

*Than to wish you lots of joy*

*And shout “Happy 85th Birthday!”*

Sincerely,

March 08, 2021

Geri Sanders

179-19639 Meadow Gardens Way

Pitt Meadows, V3Y 2T5

Dear Geri:

Happy Birthday! Make your special day be—

Actually, wait. we we’re going to say, “Make your special day be everything you want it to be,” but then it occurred to us: why stop at a day? Why not 10 days, or 100? Why not 365 days?

Yes, 365 days sounds much better. Let’s start this letter over so we can do it properly.

**Happy 86th Birthday, Geri!**

**Make the next 365 days everything you want them to be!**

We hope this year is your best year ever. Happy Birthday from all of us at The Muir Investment Team!

Sincerely,

March 08, 2021

Mason Davis

3695 Ocean Grove Road

Campbell River, V9W 1E7

Dear Mason:

As you know, your birthday comes around only once a year. That’s simply not often enough for some people! So if you’d rather not wait 365 more days until your next birthday, then it’s time to borrow a tradition from …

**Hungary**

In Hungary, people celebrate their “name day” as well as their birthday. The most common names each have a specific day dedicated to them. All the Pauls in Hungary get to celebrate on January 25, for instance, while the Marks and Peters get April 25 and 29, respectively.

So here’s my idea. All people named Mason should have their own name day, and *you* should get to choose the date. It could be whenever you want. The middle of spring, the beginning of summer, the end of fall …

… Or maybe it should be the day after your birthday!

**Happy 86th Birthday, Mason!**

**(And happy name day, too!)**

Sincerely,

March 08, 2021

Marie Foukal

7823 Jordashe Road

Vernon, V1B 3N4

Dear Marie:

*Joyeux Anniversaire!*

*Hartelijk gefeliciteerd metje verjaardag!*

*Tavalodet Mobarak!*

*Co latha breith sona dhut!*

*Yom Huledet Same’ach!*

*Buon compleanno!*

*Feliz cumpleanos!*

However you like to say it, Marie, we wish you a very

***Happy 69th Birthday!***

Sincerely,

March 08, 2021

Gina Branco

,

Dear Gina:

*“In fact, looking back, it seems to me that I was clueless until I was a 50-year old.”*

– Nora Ephron, famous screenwriter and playwright

Happy Birthday! As you enter a new decade of life, we hope you enjoy one of the most important gifts that come with it: the gift of wisdom and maturity. And let us be the first to say “Thank you” for sharing those gifts with us and our team! We count it as an absolute pleasure to know you.

From all of us here at The Muir Investment Team, have a very Happy Birthday!

Sincerely,

March 08, 2021

Scott Moe

15971 Humberside Ave.

Surrey, V3Z 0J1

Dear Scott:

Happy Birthday! We hope you have a wonderful day, filled with family, friends, food, and celebration! And may your upcoming year be everything you want it to be.

**Happy 48th Birthday!**

**Congratulations!**

**All the best on this very special day!**

Sincerely,

March 08, 2021

Guillaume Pages

Unit 305-6635 McKay Avenue

Burnaby, V5H 2X3

Dear Guillaume:

Forty years old! Congratulations on reaching this significant number!

As you may know, many people throughout history have used this time of their life to accomplish amazing things. For example, at age 40:

• John Glenn became the first American to orbit the Earth.

• William Sturgeon created the first electromagnet.

• Hank Aaron hit his 715th home run!

We know you can accomplish amazing things, too. So Guillaume, as you enjoy your special day, plan for the future rather than look to the past. Your best years are before you, and your grandest ambitions lie within your grasp.

We can’t wait to see you achieve them!

Happy Birthday!

Sincerely,

March 08, 2021

Katie Third

2805-928 Beatty Street

Vancouver, V6Z 3G6

Dear Katie:

For your birthday, we asked our computer what would be the ideal present for you.

It came up with a few ideas.

Its first idea was chocolate; but we figured you were sweet enough.

Its second idea was to send you a case of champagne; but we think you have a bubbly personality already.

The computer’s third idea was a shopping spree; but you already have plenty of style.

Actually, Katie, we guess the best present you could receive would be the wonderful time you will spend with your friends and loved ones. We hope it’s a very special day for you!

**Happy Birthday!**

Sincerely,

March 08, 2021

Monica Woitexen

#309 - 7445 FRONTIER STREET

Pemberton, V0N 2L1

Dear Monica:

On our own birthday, sometimes after we’ve opened all my presents and eaten all the cake and ice cream, we can feel a little let down that it’s over! But then we realize that the reason for the presents and the goodies is that we mean something to some people.

We don’t get enough chances to tell you this, so we are taking the opportunity now: Having you as a client means a lot to us.

Happy Birthday!

Sincerely,

March 09, 2021

Ria Orr - Mah

2958 7TH Avenue E

Vancouver, V5M 1V3

Dear Ria:

**Once Upon a Time…** not so very long ago, Ria was born.

She made her parents very happy with her smiles and her sweetness. She was everything that they had ever wanted in a little girl.

With each year, she grew bigger and stronger. As the days flew by, she smiled and she laughed and she brought pleasure to everyone around her.

Then one day, a joyous celebration was held to honor a very special girl who has brought so much love to her parents’ lives.

And this story was written to wish her a very special, very happy birthday!

**The End**

Sincerely,

March 10, 2021

Frank Roemer

705 Sydney Ave

Coquitlam, V3K 3K3

Dear Frank:

*Joyeux Anniversaire!*

*Hartelijk gefeliciteerd metje verjaardag!*

*Tavalodet Mobarak!*

*Co latha breith sona dhut!*

*Yom Huledet Same’ach!*

*Buon compleanno!*

*Feliz cumpleanos!*

However you like to say it, Frank, we wish you a very

***Happy 88th Birthday!***

Sincerely,

March 10, 2021

Robin Macdonald

1780 East 2nd Avenue

Vancouver, V5N 1E2

Dear Robin:

*Joyeux Anniversaire!*

*Hartelijk gefeliciteerd metje verjaardag!*

*Tavalodet Mobarak!*

*Co latha breith sona dhut!*

*Yom Huledet Same’ach!*

*Buon compleanno!*

*Feliz cumpleanos!*

However you like to say it, Robin, we wish you a very

***Happy 69th Birthday!***

Sincerely,

March 10, 2021

Rick Semper

3309 Abbey Lane

Coquitlam, V3E 3G5

Dear Rick:

We have good news for your birthday!

Did you know that 68 is the new 48?

*It’s true!*

And of course, you know what they say: 48 is the new *28*.

Which means that, according to the Social Security Life Expectancy Table, you have …

**53.85 more years of life to enjoy!**

*We told you we had good news!*

So for your birthday, go and party like you’re 28!

HAPPY BIRTHDAY, Rick, WHATEVER AGE YOU FEEL!

Sincerely,

March 10, 2021

Joy Galmut

101-5668-176A Street

Surrey, V3S 4H1

Dear Joy:

Birthdays are a wonderful chance to finally, *finally* make your day exactly what you want it to be! We hope your day is full of fun activities, good food, and great friends. Most of all, we hope your day is exactly how you dreamed it would be.

May all your birthday wishes come true!

***Happy 64th Birthday!***

Sincerely,

March 10, 2021

Tong Chow

8779 Yarrow Place

Burnaby, V3N 4W2

Dear Tong:

There are many birthday traditions around the world, and many of them are quite fun! This year, for your birthday, we thought I’d tell you how they celebrate birthdays in

**India.**

First off, people should always wear new clothes on their birthday. So treat yourself to a new outfit the day before! If people ask why you’re always getting new clothes, just explain that you’re simply trying to bring a little culture to their lives.

In the afternoon, people eat a spicy vegetable stew as well as a spicy fruit relish. *Dudh pakh* is eaten for dessert, a rice-like pudding mixed with pistachios, almonds, and raisins. Sounds like a great change of pace from the traditional fare we eat here!

Tong, now you know how to celebrate your birthday like they do in India. So if you are looking to add a little “spice” to your party, you can do just that!

**Happy 61st Birthday!**

Or as they say in India …

*Janmadin mubārak ho!*

Sincerely,

March 11, 2021

George Bouwman

923 Stanton Avenue

Coquitlam, V3J 4V3

Dear George:

When we sat down to write this letter, we realized that you’ve heard the phrase “Happy Birthday!” so many times in your life, you’re probably ready to hear something new. Maybe you’re ready to experience something other than the standard North American birthday party, too.

That got me thinking: how do other countries celebrate birthdays?

We decided to look it up. Turns out there are a *lot* of interesting ways to celebrate birthdays. Too many, in fact, to list in a single letter. So why don’t we just stick with one for now? So without further ado, we present:

**How to celebrate your birthday like a … Brazilian!**

In Brazil, where people speak Portuguese, it’s customary to say “*Parabéns!”* which means “congratulations” or “compliments.” we suppose it’s their way of saying, “Well done for having made it this far”!

So let us be the first to say:

*Parabéns! Congratulations on reaching another birthday!*

It’s also customary in Brazil to eat fruit- and vegetable-shaped candies on your birthday. Sounds delicious! (Don’t worry; they still eat birthday cake, too. In fact, it’s a tradition for the birthday boy to give the first slice to his most special friend or relative.) Finally, Brazilians commonly pull on the earlobes of the birthday boy, one tug for each year of their life.

Eighty-two tugs might hurt, so you have my permission to skip this particular tradition.

Not everyone can travel to Brazil for their birthday, George but now you know how to bring Brazil to you. But whether you enjoy globetrotting from the comfort of your home, or if you prefer to do things the old-fashioned way, we hope you have a very happy 82nd birthday.

Sincerely,

March 11, 2021

David Brand

29-1370 Riverwood Gate

Port Coquitlam, V3B 7V7

Dear David:

*“Live long and prosper.”*

– Spock

This traditional Vulcan birthday-wish has a certain ***logic***to it, don’t you think? So here’s our birthday promise to you: if you take care of the “live long” part (and we certainly hope you do!) then we’ll do my best to always help you prosper.

All the best on your special day, David! Live long, prosper, and remember how happy people are to know you!

***Happy 75th Birthday!***

Sincerely,

March 11, 2021

Steve Juneson

6281 Beechwood St.

Delta, V4E 3J2

Dear Steve:

Whenever our birthday comes around, we always reflect on the fact that we are another year older. Then we remember these words:

*“Youth has no age.”*

– Pablo Picasso

Who can argue with one of the Great Masters? So go throw rocks in the creek, play a game of catch in the yard, or lie on your back in the grass to count the stars. (Or do what Picasso did and paint funny-looking pictures.) But whatever you do for your birthday, be sure to act your age … 74 years young!

***Happy Birthday!***

Sincerely,

March 11, 2021

Brenda Krawchuk

2078 Concord Avenue

Coquitlam, V3K 5S9

Dear Brenda:

As you probably know, there are a *lot* of interesting ways to celebrate birthdays around the world. Too many, in fact, to list in a single letter. So why don’t we just stick with one for now? So without further ado, we present:

**How to celebrate your birthday like a … Brazilian!**

In Brazil, where people speak Portuguese, it’s customary to say “*Parabéns!”* which means “congratulations” or “compliments.” we suppose it’s their way of saying, “Well done for having made it this far!” So let us be the first to say:

*Parabéns! Congratulations on reaching another birthday!*

It’s also customary in Brazil to eat fruit- and vegetable-shaped candies on your birthday. Sounds delicious! (Don’t worry; they still eat birthday cake, too. In fact, it’s a tradition for the birthday girl to give the first slice to her most special friend or relative.) Finally, Brazilians commonly pull on the earlobes of the birthday girl, one tug for each year of their life.

Sixty-five tugs might hurt, so you have my permission to skip this particular tradition.

Not everyone can travel to Brazil for their birthday, Brenda, but now you know how to bring Brazil to you. But whether you enjoy globetrotting from the comfort of your home, or if you prefer to do things the old-fashioned way, we hope you have a very happy 65th birthday.

Sincerely,

March 11, 2021

Yvonne Funk

4300 Bridgeview St.

Abbotsford, V4X 1W8

Dear Yvonne:

There are many birthday traditions around the world, and many of them are quite fun! This year, for your birthday, we thought I’d tell you how they celebrate birthdays in

**India.**

First off, people should always wear new clothes on their birthday. So treat yourself to a new outfit the day before! If people ask why you’re always getting new clothes, just explain that you’re simply trying to bring a little culture to their lives.

In the afternoon, people eat a spicy vegetable stew as well as a spicy fruit relish. *Dudh pakh* is eaten for dessert, a rice-like pudding mixed with pistachios, almonds, and raisins. Sounds like a great change of pace from the traditional fare we eat here!

Yvonne, now you know how to celebrate your birthday like they do in India. So if you are looking to add a little “spice” to your party, you can do just that!

**Happy 61st Birthday!**

Or as they say in India …

*Janmadin mubārak ho!*

Sincerely,

March 12, 2021

Janet Filippelli

14-5221 Oakmount Crescent

Burnaby, V5H 4R4

Dear Janet:

Just wanted to write you a quick note to say …

**H**ave a happy birthday!

**A**lways remember how great you are!

**P**eople like you don’t come around often, so …

**P**amper yourself on your special day!

**Y**ou certainly deserve it!

**B**y the way, I have to tell you that

**I**

**R**eally think you’re swell!

**T**ruth is, you light up a room.

**H**ow you do it, I don’t know. So …

**D**on’t ever change, okay?

**A**nd have a Happy 80th Birthday.

**Y**es, that’s all I need to say!

Sincerely,

March 12, 2021

John Low

2246 Brisco Court

Coquitlam, V3K 6K3

Dear John:

*“Don’t judge each day by the harvest you reap, but by the seeds that you plant.”*

– Robert Louis Stevenson

Happy birthday! As you turn 77, we are sure it’s natural to look back on all your past experiences, remembering the birthdays gone by. While you do, make sure you think about all the lives you’ve touched and milestones you’ve surpassed. You should feel proud of everything you’ve done and everything you are.

But don’t spend too much time dwelling on the past. For as many wonderful memories as you have, they are the harvests of previous plantings. Spend more time looking forward to all acquaintances you have yet to make. The milestones you are soon to reach. In other words, spend more time on the seeds still to be planted and all the future harvests to come.

Happy Birthday, John!

Sincerely,

March 12, 2021

Margaret Thompson

210-3870 Brown Road

West Kelowna, V4T 2J5

Dear Margaret:

**Do you realize that your 72nd birthday marks …**

**the first day of the rest of your life!**

We wish you all the very best on your birthday and that the years ahead are filled with many wonderful surprises and gives you lasting memories that you will cherish in all the days ahead!

**You deserve the best!**

ENJOY A VERY HAPPY BIRTHDAY!

Sincerely,

March 12, 2021

Fane Wong

4667 Grassmere Street

Burnaby, V5G 2N8

Dear Fane:

When we realized your birthday was drawing near, we asked our entire team to write down their own personal wishes for your special day. Here’s what we came up with:

*We wish you good health!*

*We wish you long life!*

*We wish you freedom from all worries and cares! (At least for a day)*

*We wish you the time and opportunity to do the things that make you happy!*

*We wish you the chance to spend the day with family and friends!*

*We wish you to know just how* ***great*** *we think you are!*

But above all, we wish you …

***A very Happy 68th Birthday!***

Sincerely,

March 12, 2021

Jim Cochrane

24 Doucette Pl

St. Albert, T8N 6S6

Dear Jim:

As financial advisors, we have to cope with change. The markets change. Tax and estate planning laws change. Even our clients’ needs change from time to time.

But there’s one constant we get to enjoy every year:

**Wishing you a Happy 59th Birthday!**

May your day be spent with family and friends, filled with splendor and song. May all your birthday wishes come true!

Sincerely,

March 12, 2021

Merilee Mccaffery

4503 45A Avenue

Delta, V4K 1M1

Dear Merilee:

Happy Birthday! We hope your 40th birthday is everything you want it to be!

Some people think of 40 as being “mid-life.” But we like to look at it a different way. To us, age 40 is actually the beginning of your best, most productive years! Don’t believe us? Take the example of Harriet Beecher Stowe. Stowe was a 40-year old mother of six when she wrote the book *Uncle Tom’s Cabin*. One of the most influential books in history, *Uncle Tom’s Cabin* galvanized the anti-slavery movement, and sold more copies than any other 19th century book save the Bible.

While not all of us can inspire an entire movement, we all can do great things no matter how old we are. We know you can accomplish amazing things, too! So as you enjoy your special day, plan for the future rather than look to the past. Your best years are before you, and your grandest ambitions lie within your grasp.

We can’t wait to see you achieve them!

Happy Birthday!

Sincerely,

March 12, 2021

Steve Muir

704-9830 Whalley Blvd

Surrey, V3T 5S7

Dear Steve:

**Celebrate!**

Saw on the fiddle and blow on the horn  
for another year since you were born.

Nobody’s birthday lasts very long,  
So light the candles and sing the song,

Beat the drum and play the fife  
for another year turned in the circle of life.

***Happy Birthday!***

Sincerely,

March 13, 2021

Gilbert Yuen

6506 Wiltshire St.

Vancouver, V6P 5G7

Dear Gilbert:

Some time ago, we decided to find out how different cultures celebrate birthdays. There are a lot of interesting traditions in this wide world of ours! So for *your* birthday, we thought it would be fun to show how birthdays are celebrated in … (wait for it) …

GHANA

Ghana is a country in West Africa, home to about 27 million people. Their birthday customs are quite unique! When Ghanaians wake up on their birthday, they are treated to a dish called “oto,” which is made of mashed yams and eggs fried in palm oil. When the actual party begins, people gather for “kelewele,” a snack made of plantains and spices like ginger and cayenne pepper.

Another birthday tradition is that of “krada” or “Soul Day.” The Asante people, Ghana’s largest ethnic group, believe that each birthday is a time for cleansing one’s soul. So on their birthday, an Asante boy or girl will wake up early in the morning and wash themselves using a special leaf that has been soaked in water through the night. This is how they “purify” their souls. Once the ritual is complete, the party begins!

Gilbert, now you know how to celebrate your birthday like a Ghanaian. So if you are looking to add a little West African “spice” to your party, you can do just that! Don’t forget the plantains!

But regardless of how you celebrate, we hope you have a very

*HAPPY 83rd BIRTHDAY!*

Sincerely,

March 13, 2021

Bob McClelland

#34 - 4750 228 Street

Langley, V2Z 0A9

Dear Bob:

*“Birthdays are nature’s way of telling us to eat more cake.”*

– Edward Morykwas

Couldn’t have said it better myself! So have some cake, Bob! Open presents! Put up your feet and relax! Nature’s orders.

But most of all have a …

***VERY HAPPY 69th BIRTHDAY!***

Sincerely,

March 13, 2021

Francis Tavares

4015 West 34th Avenue

Vancouver, V6N 2L6

Dear Francis:

We have good news for your birthday!

Did you know that 68 is the new 48?

*It’s true!*

And of course, you know what they say: 48 is the new *28*.

Which means that, according to the Social Security Life Expectancy Table, you have …

**53.85 more years of life to enjoy!**

*We told you we had good news!*

So for your birthday, go and party like you’re 28!

HAPPY BIRTHDAY, Francis, WHATEVER AGE YOU FEEL!

Sincerely,

March 14, 2021

Peter Franklin

,

Dear Peter:

For your birthday, we wanted to write out the words to the famous “Happy Birthday Song,” but apparently they’re still under copyright. So instead, here’s what people *used* to sing, once upon a time:

For he’s a jolly good fellow,

For he’s a jolly good fellow,

For he’s a jolly good fellooooowwww …

Which nobody can deny!

Actually, we think the words fit you rather well! You *are* a jolly good fellow, Peter, and we hope you have a very happy birthday, regardless of what song you like to sing.

**Happy 67th Birthday!**

Sincerely,

March 14, 2021

Maggie Miranda

4764 Meadfield Road

West Vancouver, V7W 2Y3

Dear Maggie:

When it comes to celebrating birthdays, everyone knows the basic formula: open presents, blow out candles, and eat some cake. We repeat this formula year after year—because why mess with a good thing?

Still, if you ever want to “shake things up” on your birthday, here’s a fun activity: try out some *other* birthday traditions from around the world! Different cultures have different ways of celebrating a person’s birth and some of them are quite fun.

For example, here’s how they celebrate in **Denmark**. First, a flag is flown outside a window to show the world that someone in the house is celebrating a birthday. Makes sense to me. The more people know, the more well-wishes you tend to get!

Better still, the Danish place presents around the birthday person’s bed while they are sleeping, so they will see them the moment they wake up. Talk about a great start to the day!

Finally, “round” birthdays are given special significance. What do we mean by “round”? You know, forty years old, fifty years old … *sixty years old.* Guests should be expected to sit around the dinner table for at least six hours to listen to birthday speeches as they eat.

So go ahead: get it all off your chest. Say everything you’ve ever wanted to say. Talk for as long as you want—it’s your day! Remember, birthdays like this only come around every ten years.

Okay, so maybe you can skip the speech part. But whatever you do, have a very

**Happy 60th Birthday, Maggie!**

Sincerely,

March 14, 2021

Susan Reznek

,

Dear Susan:

***“You are never too old to set another goal or to dream a new dream …”***

- C.S. Lewis

Wise words … and something we remind ourselves of every time *we* have a birthday. So as you turn 59 years young, Susan, remember to keep setting new goals! Keep dreaming new dreams! Our hunger for new experiences and new accomplishments should never diminish, no matter how young or old we happen to be.

And remember, of course, that our team is here to help you work toward those dreams, whatever they may be.

**Happy Birthday, Susan!**

Sincerely,

March 14, 2021

John Gillott

6449 - 120th Avenue

Delta, V4E 3G3

Dear John:

When we realized your birthday was coming up, we went online to see what other people had accomplished at age 49. (It’s sort of a hobby of mine.) Do you know what I found?

Nothing.

Nada.

Zilch.

You know what that means, right?

It means there’s an opening for you! The world needs men who accomplish great things at age 49. We are betting that you’ll be the first. So if you haven’t already, write out your “To Do” list for life. And as you check off the items on the list, whether they be large or small, make sure to let us know. We’ll spread the word!

As you blow out the candles on your birthday cake, John, turn your wishes into *plans*. We think age 49 will be your best year ever!

**Happy 49th Birthday!**

Sincerely,

March 15, 2021

Bill Engleson

4905 Trueman Place

Denman Island, V0R 1T0

Dear Bill:

*“Live long and prosper.”*

– Spock

This traditional Vulcan birthday-wish has a certain ***logic***to it, don’t you think? So here’s our birthday promise to you: if you take care of the “live long” part (and we certainly hope you do!) then we’ll do my best to always help you prosper.

All the best on your special day, Bill! Live long, prosper, and remember how happy people are to know you!

***Happy 75th Birthday!***

Sincerely,

March 15, 2021

Carran Shofner

RR1 RPO

Woking, T0H 3V0

Dear Carran:

On your special day of turning 74 … may it be filled with the warmth of sunshine, the happiness of smiles, the sounds of laughter, and the feeling of good cheer!

We congratulate you and hope all your sweet dreams come true!

**Happy Birthday!**

Sincerely,

March 15, 2021

Reed Poynter

21330 78th Ave.

Langley, V2Y 2E9

Dear Reed:

Happy 72nd birthday! As we are pondering the best possible birthday greeting to give you, we came across these words:

*“May you live all the days of your life.”*

– Jonathan Swift

They struck us as the perfect birthday wish for someone who has already lived life so fully. Keep on living all the days of your life, Reed! Of course, by “living,” we mean:

*Keep seeking out new experiences and new adventures*

*Keep trying and learning new things*

*Keep testing the limits of your abilities—we are willing to bet there aren’t any!*

*Keep seeing the beauty of the world around you*

*Keep improving the world with each breath you take*

*Keep enriching the lives of everyone who knows you*

*But most of all, just keep on doing what you do best … being you!*

**Happy Birthday!**

Sincerely,

March 15, 2021

Alan Beaumont

32116 Clinton Avenue

Abbotsford, V2T 5B5

Dear Alan:

Since it’s your birthday, there’s no better time for us to tell you how grateful we are to know you. We look forward to our every conversation, because it’s always a good day when our paths cross.

We hope *your* day is everything you want it to be. Congratulations on turning 65! Have a very happy birthday!

Sincerely,

March 15, 2021

Elie Waldner

6025 187 Street

Surrey, V3S 7P3

Dear Elie:

As another birthday rolls around, you might be thinking there’s nothing particularly special about turning 64. But you’d be wrong. That’s because 64 is actually a ***superperfect number.*** Think of it—superperfect! A number so amazing, they had to combine two superlatives into one just to describe it properly.

What exactly *is* a superperfect number, you ask? Well, it’s simple. To quote Wikipedia:

# Superperfect number

From Wikipedia, the free encyclopedia—

In **mathematics**, a superperfect number is a positive integer *n* that satisfies

\sigma^2(n)=\sigma(\sigma(n))=2n\, ,

where σ is the divisor function. Superperfect numbers are a generalization of perfect numbers.

Okay, we have no idea what that means either. So forget the math and just remember: all of us here at the Muir Investment Team think you’re pretty ***superperfect***, too.

**Happy Birthday, Elie! Many happy returns!**

Sincerely,

March 16, 2021

Linda Walker

21086 78A Ave

Langley, V2Y 0H8

Dear Linda:

**Do you realize that your 72nd birthday marks …**

**the first day of the rest of your life!**

We wish you all the very best on your birthday and that the years ahead are filled with many wonderful surprises and gives you lasting memories that you will cherish in all the days ahead!

**You deserve the best!**

ENJOY A VERY HAPPY BIRTHDAY!

Sincerely,

March 16, 2021

Jonathan Matharu

3845 156B Street

Surrey, V3Z 0K8

Dear Jonathan:

We have given your name to my computer for the Birthday Lotto Drawing and you may have already won a Happy Birthday.

If your date of birth is among those listed below, Jonathan, you have won . . .

**A *Really* Happy Birthday!!!**

However, in order to remain eligible you ***must*** have a nice birthday. So don’t let your winning birthday get awarded to someone else. Claim your **happy birthday!**

Sincerely,

March 17, 2021

Garry Fleck

Suite 220 - 340 West 3rd Street

North Vancouver, V7M 1G4

Dear Garry:

*“I intend to live forever—so far, so good!”*

– Stephen Wright

As you celebrate your 71st birthday, remember that the same could be said of you! You’ve come this far and nothing has stopped you, so keep on going. Keep on *living!* To celebrate 71 birthdays is an accomplishment for anyone … but to celebrate 71 *extraordinary* birthdays like yours is a marvel. May you celebrate many more!

**Happy Birthday!**

Sincerely,

March 17, 2021

Ken Curry

3862-204 Street

Langley, V3A 1X4

Dear Ken:

We have good news for your birthday!

Did you know that 68 is the new 48?

*It’s true!*

And of course, you know what they say: 48 is the new *28*.

Which means that, according to the Social Security Life Expectancy Table, you have …

**53.85 more years of life to enjoy!**

*We told you we had good news!*

So for your birthday, go and party like you’re 28!

HAPPY BIRTHDAY, Ken, WHATEVER AGE YOU FEEL!

Sincerely,

March 17, 2021

Pat Martin

7026 Tucelnuit Drive

Oliver, V0H 1T2

Dear Pat:

Happy Birthday! From all of us here at The Muir Investment Team, we wish you another year of health and happiness, filled with fun and friends.

As you may know, we enjoy writing about different birthday traditions around the world. But some cultures don’t really celebrate birthdays. Take, for example, **Aboriginal Australians**. Historically, some Aboriginal communities did not place much emphasis on birthdays. Instead, they would celebrate whenever someone learned something new.

To us, this is an interesting tradition because it clearly celebrates the idea of “growing” rather than simply “living.” we love this idea, because we firmly believe that no one ever stops growing no matter what stage of life they’re in! We can always learn, improve, and become more than what we already are.

So here’s a fun activity you can do for your birthday. Why not combine two traditions together? As you celebrate with friends and family, take a few minutes to talk about what you learned this past year. Or, as you blow out your birthday candles, make a wish for what you’d *like* to learn! Then invite others to do the same.

We bet you’ve never had a North American-Australian birthday before, have you? You know what they say: two continents are better than one! (Okay, so maybe we are the first to say it.)

As always, Pat, please accept our best wishes on your special day. Happy 66th Birthday! Happy learning!

Sincerely,

March 17, 2021

Clay Nygard

6259 Hopedale Road

Chilliwack, V2R 5R1

Dear Clay:

Happy Birthday! When we heard you were turning 60, we almost couldn’t believe it. What an exciting number!

Why is age 60 such an exciting number? Because this is the time of life when many people start settling on their “bucket list.” And determining what should go on your bucket list is really fun!

For example, you could …

**Write the next Great American novel.**

Learn to ride a horse.

Start an entirely new career as a standup comic.

Learn how to cook Italian food … in Italy.

*Work as a tour guide at the Guggenheim.*

Follow the voyage of Darwin’s *Beagle* through the Galapagos.

Listen to jazz in a smoky bar in Paris.

**Have the freedom to do what *interests* you versus what needs to be done.**

*Design and build your own house.*

Spend a year in Rio.

Restore an old sports car and drive to car shows.

*Work for human rights for people in third world countries.*

**Build a log cabin from the ground up.** **Retrace the *Endless Summer* surf odyssey.**

Drop anchor at every island in the Caribbean.

Build your collection of fine wines.

**Spend time with your family.**

Of course, you can’t do all these things at once … but you can start planning for them. You don’t even necessarily have to wait until retirement. Finding ways to enrich your life is an activity everyone should participate in, regardless of their age.

Our advice? Write out your bucket list now, and try to check off at least one item per year until retirement. Then you can move through your list even faster.

To get you started, here’s what the first item on your bucket list should be:

***🗹 Have a very happy 60th birthday!***

Sincerely,

March 18, 2021

Roxane Lee

7777 168A ST

Surrey, V4N 0J5

Dear Roxane:

A little bird told us that it’s your birthday. Is it true? Could it be? We’re skeptical. Why, you don’t look a day older than 46!

Well, birthday or not, there’s no better time for us to tell you how great you are. We look forward to our every conversation, because it’s always a good day when our paths cross.

We hope *you’re* day is everything you want it to be. Congratulations on turning 47!

***Happy Birthday, Roxane!***

Sincerely,

March 19, 2021

Bette Hatfield

16254 26B Avenue

Surrey, V3Z 6Z2

Dear Bette:

*Here’s a wish we have for you*

*A sentiment to stress:*

*We hope your birthday never fails*

*To bring you happiness!*

*You see, there’s nothing we would rather do*

*No thing we’d rather say*

*Than to wish you lots of joy*

*And shout “Happy 85th Birthday!”*

Sincerely,

March 19, 2021

Ernest Anderson

205 Connaught Road

Kamloops, V2C 1G5

Dear Ernest:

*“It’s not the years in your life that counts, but the life in your years.”*

– Adlai Stevenson

Happy Birthday, Ernest! Congratulations on packing so much life into your 79 years on this Earth. You are an inspiration to so many people—your friends certainly, your family undoubtedly, but also, of course, to us.

Here’s to many more years, each full of living!

Happy Birthday again!

Sincerely,

March 19, 2021

Tim McDermott

,

Dear Tim:

As financial advisors, part of our job is to provide you with sound investment advice. We figured there is no better time to give you with some investment recommendations than as you turn 50. So without further ado, we present to you …

***Tim’s 50th Birthday Investment Plan***

• Invest for growth. As you start a new phase of your life, put your time and money into activities and experiences that will help you continue to grow as a person.

• Invest for value. Just as some investors look for companies that are “undervalued,” do the same with life experiences. Treasure every new friendship made or old friendship kept. Revel in every hug, handshake, or kind word spoken. Count every minute with a loved one a minute well spent.

• Financial advisors like us often counsel people not to focus too much on past performance when it comes to investing. The same is true of life. You will never grow old as long as you focus on the todays and tomorrows more than the yesterdays.

• Another piece of advice we like to give: “Don’t focus on what the markets do from day to day. You’ll be too caught up in the daily ups and downs. Instead, focus on what the markets do over time as you chart your progress toward your financial goals.”

Tim, don’t sweat the daily ups and downs of life. They are inevitable and temporary. Focus on the broad trends. Think long term as you progress toward your life goals … and measure success by the richness of the journey as much as the destination.

• Remember that the best investments aren’t made in stocks and bonds … the best investment is the one you make in yourself. Don’t acquire time and money for their own sake, because time and money are not ends unto themselves. Acquire them to apply them. They are the means to a much greater end … your own happiness.

Happy Birthday, Tim! We hope you find this plan helpful. From all of us here at the Muir Investment Team, we wish you health, happiness, and a life rich in treasured moments.

Sincerely,

March 19, 2021

Reynold Samuel

8262 Wadham Dr.

Delta, V4C 4E2

Dear Reynold:

Happy Birthday! We hope you have a wonderful day, filled with family, friends, food, and celebration! And may your upcoming year be everything you want it to be.

**Happy 48th Birthday!**

**Congratulations!**

**All the best on this very special day!**

Sincerely,

March 19, 2021

Shayne Roberts

1750 Union Avenue, P.O. Box 458

Rossland, V0G 1Y0

Dear Shayne:

We have given your name to my computer for the Birthday Lotto Drawing and you may have already won a Happy Birthday.

If your date of birth is among those listed below, Shayne, you have won . . .

**A *Really* Happy Birthday!!!**

However, in order to remain eligible you ***must*** have a nice birthday. So don’t let your winning birthday get awarded to someone else. Claim your **happy birthday!**

Sincerely,

March 19, 2021

Thi Thuy Duong Dinh

1465 East 59th Avenue

Vancouver, V5P 2G6

Dear Thi Thuy Duong:

There are so many things to do each day. There is so much going on in the world of great concern that often we do not stop and think about what is really important to us.

However, there’s one day of the year we will always set aside time . . .

To wish you a Happy Birthday!

Hope you have a great day, Thi Thuy Duong!!

Sincerely,

March 19, 2021

Misty Greyeyes

493 William Newton Ave.

Winnipeg, R2L 0W7

Dear Misty:

The following are recommended investments for your birthday.

We encourage buying and holding some noisemakers, to annoy your co-workers and neighbors. You may wish to diversify with silly party hats*,* so as to also annoy your guests.

Purchase several thousand pieces of confetti and a few dozen balloons. You should definitely diversify as to shape and color of both investment types.

If legal in your jurisdiction, fireworks add “bang!” The downside is increased risk of interaction with government watchdogs, such as the fire department.

By federal law, all birthday portfolios include birthday cake. Decorate with candles—depending on your tolerance for risk, use up to your age in years!

**Invest some time in a great birthday!**

Sincerely,

March 20, 2021

Bette Hicks

3165 West 15th Ave

Vancouver, V6K 3A7

Dear Bette:

Just wanted to wish you a …

Merry Birthmas!

Hmm. That’s not right. Let’s try it again.

*Happy Birthyear!*

We’re getting closer …

HAPPY BIRTHDAY!

That’s it! Have a Happy 92nd Birthday, <<ClientFirstTime>>. Make it a great one!

Sincerely,

March 20, 2021

Janet Ladner

3549 West 47th Avenue

Vancouver, V6N 3N9

Dear Janet:

*Joyeux Anniversaire!*

*Hartelijk gefeliciteerd metje verjaardag!*

*Tavalodet Mobarak!*

*Co latha breith sona dhut!*

*Yom Huledet Same’ach!*

*Buon compleanno!*

*Feliz cumpleanos!*

However you like to say it, Janet, we wish you a very

***Happy 69th Birthday!***

Sincerely,

March 20, 2021

Kenneth Jue

1368 21st Avenue E

Vancouver, V5V 1T2

Dear Kenneth:

As another birthday rolls around, you might be thinking there’s nothing particularly special about turning 64. But you’d be wrong. That’s because 64 is actually a ***superperfect number.*** Think of it—superperfect! A number so amazing, they had to combine two superlatives into one just to describe it properly.

What exactly *is* a superperfect number, you ask? Well, it’s simple. To quote Wikipedia:

# Superperfect number

From Wikipedia, the free encyclopedia—

In **mathematics**, a superperfect number is a positive integer *n* that satisfies

\sigma^2(n)=\sigma(\sigma(n))=2n\, ,

where σ is the divisor function. Superperfect numbers are a generalization of perfect numbers.

Okay, we have no idea what that means either. So forget the math and just remember: all of us here at the Muir Investment Team think you’re pretty ***superperfect***, too.

**Happy Birthday, Kenneth! Many happy returns!**

Sincerely,

March 20, 2021

Elizabeth Cheung

6138 Winch Street

Vancouver, V5B 2L3

Dear Elizabeth:

Do you remember being a kid on your birthday, privately wishing people would just give you money instead of gifts?

Er … ahem. Us neither. \*Coughs\*

Still, if the thought ever crosses your mind, don’t feel ashamed. After all, that’s how they do it in **Sudan**, where children are given money instead of toys.

~~What a great idea!~~ We mean, what an interesting tradition!

Well, whatever you prefer, it is our professional recommendation that you should celebrate your birthday however you want … Sudanese-style, or any style! Just make it a great one!

*Happy 63rd Birthday!*

Sincerely,

March 20, 2021

John Oosterom

8691 Bland Road

Port Alberni, V9Y 8N7

Dear John:

Happy Birthday! Make your special day be—

Actually, wait. We were going to say, “Make your special day be everything you want it to be,” but then it occurred to us: why stop at a day? Why not 10 days, or 100? Why not 365 days?

Yes, 365 days sounds much better. Let’s start this letter over so we can do it properly.

**Happy 62nd Birthday, John!**

**Make the next 365 days everything you want them to be!**

We hope this year is your best year ever.

Sincerely,

March 20, 2021

Tom Hoppe

P.O. Box 104

Gibsons, V0N 1V0

Dear Tom:

You’ve heard of life insurance. You’ve probably heard of disability insurance, too. But have you ever heard of … *birthday* insurance?

Chances are, probably not. But as we we’re reviewing your financial situation, we realized there’s a massive gap in your insurance coverage. You have no protection against a substandard birthday! That means no protection against things like:

• Not getting the gifts you asked for

• Finding out you’re allergic to the birthday cake

• Guests forgetting the words to the “Happy Birthday” song

• Someone making an age “joke” that’s supposed to be “funny” but really isn’t

So without further delay, we decided to write up a policy for you. Forget premiums, forget deductibles … you don’t have to pay a cent. Best of all? There’s no fine print. Just make sure to make a claim in the event of a birthday that doesn’t quite meet your expectations.

**IMPORTANT – BIRTHDAY INSURANCE CARD**

**Policy Number: Gift replacement: $0**

***H5A3P1P2Y B4I6R8T9H7D5A3Y* Birthday cake replacement: $0**

**Member Name: “Birthday song” re-do: $0**

**Tom HoppeComplete do-over of birthday: $0**

Okay, so maybe there’s no such thing as birthday insurance. But that doesn’t matter, because your birthday should always be wonderful, no matter what.

After all, it’s a day entirely about celebrating *you!*

***Happy 57th Birthday!***

Sincerely,

March 20, 2021

Carina Marshall

#400-1770 W. 7th Avenue

Vancouver, V6J 4Y6

Dear Carina:

Happy Birthday! We hope you have a great one!

Someone once told us, ***“Age is simply the number of years the world has enjoyed you.”*** In your case, we *definitely* think that’s true! Have a wonderful 54th birthday, and on behalf of the entire world, thanks for just being you!

***Happy Birthday!***

Sincerely,

March 20, 2021

Terry McDermott

8679 207 Street

Langley, V1M 3X4

Dear Terry:

As financial advisors, part of our job is to provide you with sound investment advice. We figured there is no better time to give you with some investment recommendations than as you turn 50. So without further ado, we present to you …

***Terry’s 50th Birthday Investment Plan***

• Invest for growth. As you start a new phase of your life, put your time and money into activities and experiences that will help you continue to grow as a person.

• Invest for value. Just as some investors look for companies that are “undervalued,” do the same with life experiences. Treasure every new friendship made or old friendship kept. Revel in every hug, handshake, or kind word spoken. Count every minute with a loved one a minute well spent.

• Financial advisors like us often counsel people not to focus too much on past performance when it comes to investing. The same is true of life. You will never grow old as long as you focus on the todays and tomorrows more than the yesterdays.

• Another piece of advice we like to give: “Don’t focus on what the markets do from day to day. You’ll be too caught up in the daily ups and downs. Instead, focus on what the markets do over time as you chart your progress toward your financial goals.”

Terry, don’t sweat the daily ups and downs of life. They are inevitable and temporary. Focus on the broad trends. Think long term as you progress toward your life goals … and measure success by the richness of the journey as much as the destination.

• Remember that the best investments aren’t made in stocks and bonds … the best investment is the one you make in yourself. Don’t acquire time and money for their own sake, because time and money are not ends unto themselves. Acquire them to apply them. They are the means to a much greater end … your own happiness.

Happy Birthday, Terry! We hope you find this plan helpful. From all of us here at the Muir Investment Team, we wish you health, happiness, and a life rich in treasured moments.

Sincerely,

March 20, 2021

Jun Yamazaki

4691 Neville St

Burnaby, V5J 2H2

Dear Jun:

It was December of 1776, and George Washington was in trouble. His troops were racked by cold and disease. The British had bested his army at almost every turn. Several of his generals no longer believed he was the right man for the job. Worst of all, many of his soldiers’ enlistments were about to expire, meaning he would lose half his army before the end of the year.

So what did Washington do? He did something new. He did something bold. He took a chance.

On Christmas Day, Washington crossed the Delaware River with 2,400 men, 18 cannons, and 75 horses in order to take his enemy by surprise. The crossing was ridiculously hard and desperately dangerous. Performed at night, over half-frozen water, many people probably thought it couldn’t be done. But they were wrong. Thanks to Washington’s courage, the Continental Army crossed the river and fought the Battle of Trenton, capturing 1,000 prisoners and seizing valuable supplies in the process. It was one of Washington’s greatest victories.

Why are we telling you all this? Because Washington was 44 years old at the time.

Happy 44th Birthday, Jun As financial advisors, our advice to you is to give *yourself* a birthday present this year. What should that present be? How about the courage to try something new? The commitment to doing something unexpected? Take a chance on something! Do what you’ve never done before, even if the odds are against you. It doesn’t have to be something big. Maybe you take that trip you’ve been putting off, or learn that language you always wanted to learn, or master a new skill. Whatever you do, make age 44 the year you cement your own legacy, just as Washington did.

**Happy Birthday!**

Sincerely,

March 21, 2021

Rosemary Torresani

1370 Delta Ave.

Burnaby, V5B 3G2

Dear Rosemary:

Just wanted to write you a quick note to say …

**H**ave a happy birthday!

**A**lways remember how great you are!

**P**eople like you don’t come around often, so …

**P**amper yourself on your special day!

**Y**ou certainly deserve it!

**B**y the way, I have to tell you that

**I**

**R**eally think you’re swell!

**T**ruth is, you light up a room.

**H**ow you do it, I don’t know. So …

**D**on’t ever change, okay?

**A**nd have a Happy 80th Birthday.

**Y**es, that’s all I need to say!

Sincerely,

March 21, 2021

Valerie Muir

4850 Trepanier Road

Peachland, V0H 1X2

Dear Valerie:

On this very *special day*

We really want to stop and say

May all your wishes soon come true

Big and small wishes, old *and* new

May your day be full of fun surprises

With gifts to open in all shapes and sizes.

***Happy 73rd Birthday!***

Sincerely,

March 21, 2021

James Samec

9742 204th Street

Langley, V1M 0A1

Dear James:

You’ve heard of life insurance. You’ve probably heard of disability insurance, too. But have you ever heard of … *birthday* insurance?

Chances are, probably not. But as we we’re reviewing your financial situation, we realized there’s a massive gap in your insurance coverage. You have no protection against a substandard birthday! That means no protection against things like:

• Not getting the gifts you asked for

• Finding out you’re allergic to the birthday cake

• Guests forgetting the words to the “Happy Birthday” song

• Someone making an age “joke” that’s supposed to be “funny” but really isn’t

So without further delay, we decided to write up a policy for you. Forget premiums, forget deductibles … you don’t have to pay a cent. Best of all? There’s no fine print. Just make sure to make a claim in the event of a birthday that doesn’t quite meet your expectations.

**IMPORTANT – BIRTHDAY INSURANCE CARD**

**Policy Number: Gift replacement: $0**

***H5A3P1P2Y B4I6R8T9H7D5A3Y* Birthday cake replacement: $0**

**Member Name: “Birthday song” re-do: $0**

**James SamecComplete do-over of birthday: $0**

Okay, so maybe there’s no such thing as birthday insurance. But that doesn’t matter, because your birthday should always be wonderful, no matter what.

After all, it’s a day entirely about celebrating *you!*

***Happy 57th Birthday!***

Sincerely,

March 22, 2021

Ray Mitchell

1459 Blackwood Street Apt 103

White Rock, V4B 3V6

Dear Ray:

You may know that we have a special birthday tradition here at the Muir Investment Team. We make birthday wishes for our clients whenever it’s their birthday!

So here’s our birthday wish: that this coming year you are able to leave no stone unturned, no word unsaid, and no goal unmet. That everything you strive for, hope for, and long for will come to pass. That you see all the people you want to see, do all the things you want to do, and find success in every endeavor.

But most of all, <ClientFirstName>>, we wish you a **Very Happy 91st Birthday!**

Sincerely,

March 22, 2021

Helga Bludau

3767 Blenheim Street

Vancouver, V6L 2Y3

Dear Helga:

*Happy Birthday to you,*

*You deserve one, you do!*

*Happy Birthday dear Helga,*

*May your wishes all come true!*

*Happy Birthday to you,*

*Hope it’s exciting and new!*

*Happy Birthday dear Helga,*

*From a friend through-and-through!*

**Best wishes on your 82nd birthday!**

Sincerely,

March 22, 2021

Brenda Rosenberg

4629 Strathcona Rd.

North Vancouver, V7G 1G7

Dear Brenda:

**Do you realize that your 72nd birthday marks …**

**the first day of the rest of your life!**

We wish you all the very best on your birthday and that the years ahead are filled with many wonderful surprises and gives you lasting memories that you will cherish in all the days ahead!

**You deserve the best!**

ENJOY A VERY HAPPY BIRTHDAY!

Sincerely,

March 22, 2021

Tracy Gillott

6449 - 120th Avenue

Delta, V4E 3G3

Dear Tracy:

*“In fact, looking back, it seems to me that I was clueless until I was a 50-year old.”*

– Nora Ephron, famous screenwriter and playwright

Happy Birthday! As you enter a new decade of life, we hope you enjoy one of the most important gifts that come with it: the gift of wisdom and maturity. And let us be the first to say “Thank you” for sharing those gifts with us and our team! We count it as an absolute pleasure to know you.

From all of us here at The Muir Investment Team, have a very Happy Birthday!

Sincerely,

March 23, 2021

Earl Pollock

2049 Compton Court

Coquitlam, V3J 2K9

Dear Earl:

Recently we discovered an interesting fact: Egypt has the greatest birthday tradition in the world.

Why?

Because at Egyptian birthday parties, they serve …

***Two birthday cakes!!***

In Egypt, people tend to invite a large number of friends and family to their parties. Hence the need for two cakes! But whatever their reason, this two cakes idea *really* needs to catch on here in the West. Maybe it should start with you!

So this year for your birthday, don’t *walk* like an Egyptian …

**Party like one!**

Happy 87th birthday, Earl! May it be filled with friends, family, and lots of cake!

Sincerely,

March 23, 2021

William Stevenson

1840 Dublin Street

New Westminster, V3M 3A3

Dear William:

Happy 85th Birthday! From all of us here at the Muir Investment Team, we wish you another year of health and happiness, filled with fun and friends.

As you may know, we enjoy writing about different birthday traditions around the world. But some cultures don’t really celebrate birthdays. Take, for example, Aboriginal Australians. Historically, some Aboriginal communities did not place much emphasis on birthdays. Instead, they would celebrate whenever someone learned something new.

To us, this is an interesting tradition because it clearly celebrates the idea of “growing” rather than simply “living.” we love this idea, because we firmly believe that no one ever stops growing no matter what stage of life they’re in! We can always learn, improve, and become more than what we already are.

So here’s a fun activity you can do for your birthday. Why not combine two traditions together? As you celebrate with friends and family, take a few minutes to talk about what you learned this past year. Or, as you blow out your birthday candles, make a wish for what you’d *like* to learn! Then invite others to do the same.

As always, William, please accept our best wishes on your special day. Happy Birthday! Happy learning!

Sincerely,

March 23, 2021

Mike Menzel

109-14884 North Bluff

White Rock, V4B 3E2

Dear Mike:

Just wanted to send you a quick note to wish you a very happy birthday! We hope you enjoy a wonderful celebration spent with family and friends. We count ourselves lucky to know people like you.

Happy 55th Birthday! Many happy returns!

Sincerely,

March 24, 2021

Bruce Manning

128-5300 Huston Road

Peachland, V0H 1X2

Dear Bruce:

*“Birthdays are nature’s way of telling us to eat more cake.”*

– Edward Morykwas

Couldn’t have said it better myself! So have some cake, Bruce! Open presents! Put up your feet and relax! Nature’s orders.

But most of all have a …

***VERY HAPPY 69th BIRTHDAY!***

Sincerely,

March 24, 2021

William Tees-DeBeyer

2238 Collingwood Street

Vancouver, V6R 4P8

Dear William:

A rising tide lifts all boats.

—John F. Kennedy (1917–63)

As you begin your journey into adulthood, take advantage of the opportunities you see before you. Life has much to offer, so reach out and grab it. Good luck!

# Happy 18th Birthday!

Sincerely,

March 25, 2021

Bruce Robertson

113-9030 158th Street

Surrey, V4N 5G4

Dear Bruce:

You may know that we have a special birthday tradition here at the Muir Investment Team. We make birthday wishes for our clients whenever it’s their birthday!

So here’s our birthday wish: that this coming year you are able to leave no stone unturned, no word unsaid, and no goal unmet. That everything you strive for, hope for, and long for will come to pass. That you see all the people you want to see, do all the things you want to do, and find success in every endeavor.

But most of all, <ClientFirstName>>, we wish you a **Very Happy 91st Birthday!**

Sincerely,

March 25, 2021

Chit-Ho Chow

383 East 39th Avenue

Vancouver, V5W 1K3

Dear Chit-Ho:

Just wanted to write you a quick note to say …

**H**ave a happy birthday!

**A**lways remember how great you are!

**P**eople like you don’t come around often, so …

**P**amper yourself on your special day!

**Y**ou certainly deserve it!

**B**y the way, I have to tell you that

**I**

**R**eally think you’re swell!

**T**ruth is, you light up a room.

**H**ow you do it, I don’t know. So …

**D**on’t ever change, okay?

**A**nd have a Happy 80th Birthday.

**Y**es, that’s all I need to say!

Sincerely,

March 25, 2021

Derek McQuair

101-170 Stocks Crescent

Penticton, V2A 9C6

Dear Derek:

So it’s your birthday, is it? Congratulations! We hope you have an excellent, wonderful, *extraordinary* day!

We wish we could just end this letter there, but first, a confession: we had no idea you were turning 76. Maybe that’s because of your personality—it makes you seem ageless! And it’s further proof that age isn’t a state of being, but a state of mind. The writer Franz Kafka said it best:

*“Youth is happy because it has the ability to see beauty. Anyone who keeps the ability to see beauty never grows old.”*

He’s right, and you’re evidence of that. So as you celebrate another birthday, keep seeing the beauty of the world around you—it will keep you young! And remember that you are part of that beauty, too.

**Happy 76th Birthday!**

(Seriously, are we sure that number’s right?)

Sincerely,

March 25, 2021

Melissa Orser

#7 - 21409 Lougheed Hwy

Maple Ridge, V2X 2R8

Dear Melissa:

There are so many things to do each day. There is so much going on in the world of great concern that often we do not stop and think about what is really important to us.

However, there’s one day of the year we will always set aside time . . .

To wish you a Happy Birthday!

Hope you have a great day, Melissa!!

Sincerely,

March 25, 2021

Melissa Orser

12473 266th St

Maple Ridge, V2W 0E2

Dear Melissa:

There are so many things to do each day. There is so much going on in the world of great concern that often we do not stop and think about what is really important to us.

However, there’s one day of the year we will always set aside time . . .

To wish you a Happy Birthday!

Hope you have a great day, Melissa!!

Sincerely,

March 25, 2021

Ethan Sprague

5970 165 Street

Surrey, V3S 4N9

Dear Ethan:

A rising tide lifts all boats.

—John F. Kennedy (1917–63)

As you begin your journey into adulthood, take advantage of the opportunities you see before you. Life has much to offer, so reach out and grab it. Good luck!

# Happy 18th Birthday!

Sincerely,

March 26, 2021

Neil McKenzie

125 First Ave.

Cultus Lake, V2R 4Y5

Dear Neil:

*“Be happy for your birthday, but be happy again tomorrow. And the next day. Happiness is not just a once a year occurrence.”*

We don’t know who said those words, Neil, but we think they’re true. And since you will probably get many well-wishes on your 73rd birthday, let us be the first to wish you:

**Happy Day-After-Your-Birthday! And all the days after that, too!**

We wish your every day be a special day, full of song and celebration. Many happy returns, not just now, but always!

Sincerely,

March 26, 2021

Helmut Funk

4300 Bridgeview St.

Abbotsford, V4X 1W8

Dear Helmut:

*“Birthdays are nature’s way of telling us to eat more cake.”*

– Edward Morykwas

Couldn’t have said it better myself! So have some cake, Helmut! Open presents! Put up your feet and relax! Nature’s orders.

But most of all have a …

***VERY HAPPY 69th BIRTHDAY!***

Sincerely,

March 26, 2021

Andrea Morin

1309 Cartier Avenue

Coquitlam, V3K2C5

Dear Andrea:

As you may know, we find different birthday traditions fascinating … especially those in other countries! It can make for quite a memorable party to have a specific “country-themed” birthday once in a while.

This year, for example, you might try celebrating like they do in **Germany**. In Germany, people are never given work or chores on their birthday. (Hey, we like this tradition already!) A special birthday wreath is placed on the dining table containing several small holes for candles. The center is reserved for a special *life candle*, which should be taller and elaborately decorated. This candle should be left burning all day long as a tribute to you!

When the guests have arrived, blow out all the candles just as you are used to doing. That is a signal to start the party!

However you decide to celebrate your birthday, Andrea, we hope you make it a great one. As the Germans say:

**Alles Gute zum Geburtstag!**

(Happy 62nd Birthday!)

Sincerely,

March 26, 2021

Brittany Guile

511 - 251 East 7th Ave

Vancouver, V5T 0B9

Dear Brittany:

We tried, but we failed.

Kenny Rogers had a previous engagement.

Celine Dion was busy too!

So we decided to tape ourselves singing it. But when we played it back, we didn’t exactly sound like Celine Dion ***or*** Kenny Rogers.

That’s when we decided to just put it on paper:

***Happy Birthday to you,***

***Happy Birthday to yoo-oo-ou!***

***Happy Birthday, dear Brittany!!***

***Happy Birthday to you!!!***

All kidding aside: We do hope that March 26, 2021 is a very special day for you!

Sincerely,

March 26, 2021

Veena Nand

3206 East 14th Avenue

Vancouver, V5M 2J6

Dear Veena:

On Your Birthday

Happy moments, warm and bright,

hoped-for plans that work out right,

favorite dreams that all come true

are being wished today for you.

Have a Great Birthday!

Sincerely,

March 27, 2021

Loic Legendre

4037 Sunset Blvd.

North Vancouver, V7R 3Y7

Dear Loic:

On the Periodic Table of Elements, the number *63* refers to the atomic number for *Europium,* which is one of the least common elements in the entire universe.

As you turn 63, we think it’s fitting that you share something with this rare substance. Because people like you are extremely rare, too. In fact, *you* go even further … you’re unique! There is no one else in the entire universe exactly like you.

So here’s to you on your birthday, Loic! We wish you all the best, today and every day.

Keep being yourself. Keep being unique!

Happy Birthday!

Sincerely,

March 27, 2021

Loic Legendre

1350 Kootenay Street

Vancouver, V5K 2R1

Dear Loic:

On the Periodic Table of Elements, the number *63* refers to the atomic number for *Europium,* which is one of the least common elements in the entire universe.

As you turn 63, we think it’s fitting that you share something with this rare substance. Because people like you are extremely rare, too. In fact, *you* go even further … you’re unique! There is no one else in the entire universe exactly like you.

So here’s to you on your birthday, Loic! We wish you all the best, today and every day.

Keep being yourself. Keep being unique!

Happy Birthday!

Sincerely,

March 27, 2021

Brian Lee

7777 168A ST

Surrey, V4N 0J5

Dear Brian:

**A Special Financial Tip for Your Birthday**

Have you ever heard of “asset allocation” before? It’s basically how you divide your investment portfolio between different categories of investments.

A related concept—and equally important—is that of “birthday cake allocation.” As you know, birthday cake should not be eaten randomly by just anybody. It should be doled out in appropriate portions to the appropriate parties.

Here is a good “cake allocation” model to follow:

We think you will find this model to be fair and equitable. Other people? Not so much. But hey, it’s not their birthday … it’s yours! Make it a great one!

**Happy 51st Birthday!**

Sincerely,

March 27, 2021

Mary Tyrner

21409 Lougheed Hwy.

Maple Ridge, V2X 2R8

Dear Mary:

Rumor has it that your birthday is coming up. Congratulations! We wish you good health and happiness, not just on your birthday but on all the days to come. May your upcoming year be everything you want it to be.

**Happy 42nd Birthday!**

**Many happy returns!**

Sincerely,

March 28, 2021

Wai Po Leung

4291 Baffin Drive

Richmond, V7C 5K6

Dear Wai Po:

May your 83rd birthday party

Be memorable, fun, and care-free

The same kind of birthday you had when you

Were only a girl of three!

You’ve grown up to be a woman

Very strong, kind, loyal, and smart

So we hope you retain the same wonder

That exists in a little child’s heart!

**Happy Birthday, Wai Po!**

**May your birthday be a magical one!**

Sincerely,

March 28, 2021

Jackie McFee

6590 Hinkley Road

Chilliwack, V4Z 1J4

Dear Jackie:

On this very *special day*

We really want to stop and say

May all your wishes soon come true

Big and small wishes, old *and* new

May your day be full of fun surprises

With gifts to open in all shapes and sizes.

***Happy 73rd Birthday!***

Sincerely,

March 28, 2021

Ron Preece

301 - 1280 Foster Street

White Rock, V4B 3X3

Dear Ron:

*“Be happy for your birthday, but be happy again tomorrow. And the next day. Happiness is not just a once a year occurrence.”*

We don’t know who said those words, Ron, but we think they’re true. And since you will probably get many well-wishes on your 73rd birthday, let us be the first to wish you:

**Happy Day-After-Your-Birthday! And all the days after that, too!**

We wish your every day be a special day, full of song and celebration. Many happy returns, not just now, but always!

Sincerely,

March 28, 2021

Colleen Cochrane

24 Doucette Pl

St. Albert, T8N 6S6

Dear Colleen:

When it comes to celebrating birthdays, everyone knows the basic formula: open presents, blow out candles, and eat some cake. We repeat this formula year after year—because why mess with a good thing?

Still, if you ever want to “shake things up” on your birthday, here’s a fun activity: try out some *other* birthday traditions from around the world! Different cultures have different ways of celebrating a person’s birth and some of them are quite fun.

For example, here’s how they celebrate in **Denmark**. First, a flag is flown outside a window to show the world that someone in the house is celebrating a birthday. Makes sense to me. The more people know, the more well-wishes you tend to get!

Better still, the Danish place presents around the birthday person’s bed while they are sleeping, so they will see them the moment they wake up. Talk about a great start to the day!

Finally, “round” birthdays are given special significance. What do we mean by “round”? You know, forty years old, fifty years old … *sixty years old.* Guests should be expected to sit around the dinner table for at least six hours to listen to birthday speeches as they eat.

So go ahead: get it all off your chest. Say everything you’ve ever wanted to say. Talk for as long as you want—it’s your day! Remember, birthdays like this only come around every ten years.

Okay, so maybe you can skip the speech part. But whatever you do, have a very

**Happy 60th Birthday, Colleen!**

Sincerely,

March 28, 2021

Kenneth Leggatt

PO Box 39530 RPO White Rock

Surrey, V4A 0A9

Dear Kenneth:

There are two orders of business to cover in this letter. The first is for us to wish you a

**Happy 46th Birthday! Best wishes on your special day!**

The second order of business is for us to fulfill our role as financial advisors. As you know, it’s our job to help people manage their investments. So today, for your birthday, we would like to tell you about one of the most important investments of all:

*“An investment in knowledge always pays the best interest.”*

Benjamin Franklin said that, and he should know. A world-renowned author, politician, scientist, inventor, and diplomat, Franklin was always learning new things. Despite receiving very little formal education, his relentless pursuit of knowledge paid enormous dividends during his lifetime. For him, knowledge was truly an investment.

In fact, Benjamin Franklin was 46 years old—just like you—when he conducted his famous kite experiment to prove that lightning was indeed electricity.

So the best investment advice we can give you is to go out and learn something. Learning doesn’t end upon reaching adulthood. It can continue as long as we want it to, and it’s one of the best ways to ensure our lives remain rich and meaningful no matter how old we get.

Kenneth, as you turn 46, we hope you make this year a year of discovery. A year to learn new things. A year to invest in knowledge. A year to invest in yourself.

It will be the best investment you ever make.

***Happy Birthday!***

Sincerely,

March 28, 2021

**Golf!** *Fish!* Play a LOT!

Eat Cake, Drink Soda!

*Watch the* ***Game!***

Cam MacKay

225 Regina Street

New Westminster, V3L 1S7

Dear Cam:

This letter contains hypnotic subliminal messages that will ensure that this birthday is the best ever. Use only under close adult supervision.

Keep this letter at least one foot away from your nose and wave it back and forth slowly. This procedure will activate the hypnotic effect and plant the suggestions in your mind.

We want to wish you a very Happy Birthday, whether you follow these subtle suggestions or not!!!

Sincerely,

March 29, 2021

Harry Ming-Lum

1289 West 39th Avenue

Vancouver, V6M 1S9

Dear Harry:

A few years ago, we had a meeting with a client who was turning 81. we asked her what she was most looking forward to for her birthday. Her answer surprised me … and it also warmed my heart. Here’s what she said:

*“I’m looking forward to all the things to come. All the new great-grandchildren I will have. All the new books I will read. All the new neighbors who will move onto my street. I’m looking forward to every new spring and every new summer. I’m looking forward to reading about every new discovery or invention, to every breakthrough I never thought would be possible when I was younger. I’m looking forward to every new thing I will learn. I guess you could say that I’m just looking forward.”*

What a great attitude to have! So as you turn 81, Harry, keep looking forward to everything yet to come. Whatever fascinates you, whatever comforts you, whatever brings you joy … may you find it waiting just around the corner.

Here’s to looking forward!

Happy Birthday!

Sincerely,

March 29, 2021

Sharon Clarke

4905 Trueman Place

Denman Island, V0R 1T0

Dear Sharon:

On your special day of turning 74 … may it be filled with the warmth of sunshine, the happiness of smiles, the sounds of laughter, and the feeling of good cheer!

We congratulate you and hope all your sweet dreams come true!

**Happy Birthday!**

Sincerely,

March 29, 2021

Natalie Tuson

#84 16433 19th Avenue

Surrey, V3Z 0Z1

Dear Natalie:

A friend once told me:

***“Your birthday is the first day of a 365-day journey around the sun.”***

When you think of it that way, life becomes one long vacation around the most glorious destination-spot in the entire galaxy. Your “birth day” is when it began … and your *birthday* is when it all begins again! We hope you enjoy the trip!

**Have a wonderful 58th birthday, Natalie … and a wonderful 364 days till the next one!**

Sincerely,

March 29, 2021

Melissa Noel

#17 - 19938 70th Avenue

Langley, V2Y 0R1

Dear Melissa:

*May your birthday  
be especially nice.  
And may the coming  
year bring everything  
your heart could ask for.*

We just couldn’t let this special occasion pass without adding our compliments and congratulations.

We hope you have a wonderful birthday!

Sincerely,

March 30, 2021

Brent Cormack

3312 Abbey Lane

Coquitlam, V3E 3G5

Dear Brent:

*“Birthdays are nature’s way of telling us to eat more cake.”*

– Edward Morykwas

Couldn’t have said it better myself! So have some cake, Brent! Open presents! Put up your feet and relax! Nature’s orders.

But most of all have a …

***VERY HAPPY 69th BIRTHDAY!***

Sincerely,

March 30, 2021

Wendy Warkentin

3160 Pleasant St.

Richmond, V7E 2N9

Dear Wendy:

These days, most of us are very conscious about our health. We try to eat better, sleep longer, get more exercise … anything to make our bodies feel good. That’s why we think it’s great you’ve decided to have another birthday. After all, you’re heeding the words of the famous philosopher Anonymous, who said:

*“Birthdays are good for you. The more you have, the longer you live.”*

Couldn’t have said it better ourselves! But simply having a birthday isn’t enough. That’s why we recommend following the advice of another, less well-known philosopher, who said:

“Have a very ***Happy*** 57th Birthday, Wendy!”

– The Muir Investment Team

Sincerely,

March 30, 2021

Brandon Adams

17094 62 Avenue

Surrey, V3S 5R1

Dear Brandon:

Here’s a bit of advice for you on this special day:

* Take time to enjoy the things you like to do.
* Take your shoes off and kick up your feet.
* Go for a long walk and enjoy nature.
* Then, just relax and relish your day. You’ve definitely earned it.

Happy Birthday!

Sincerely,

March 31, 2021

Megan Churchill-Browne

132 - 7938 209th St

Langley, V2Y 0K1

Dear Megan:

For your birthday, we asked our computer what would be the ideal present for you.

It came up with a few ideas.

Its first idea was chocolate; but we figured you were sweet enough.

Its second idea was to send you a case of champagne; but we think you have a bubbly personality already.

The computer’s third idea was a shopping spree; but you already have plenty of style.

Actually, Megan, we guess the best present you could receive would be the wonderful time you will spend with your friends and loved ones. We hope it’s a very special day for you!

**Happy Birthday!**

Sincerely,