

# Wealth Management Matters



Wealth Management  
Dominion Securities

October 2018



Chinner Wealth Management  
Group

RBC Dominion Securities Inc.

**Dennis Chinner, FMA**

Vice President & Investment Advisor  
dennis.chinner@rbc.com  
403-317-4308

**Sylvia Chinner**

Associate Advisor & Financial Planner  
sylvia.chinner@rbc.com  
403-317-4322

**Tania Tytula**

Associate  
tania.tytula@rbc.com  
403-317-4316

410 – 7<sup>th</sup> Street South  
Suite #202  
Lethbridge, AB  
www.dennischinner.com  
1-800-555-6789

\*Please contact us if you would like more information about the topics discussed in this newsletter.



## *A Special Message to our Snowbirds*



As you prepare to travel to warmer climates, please review the following tips to ensure a worry free winter away.

- Set up DS Online. DS Online is a great tool to keep you up to date on your investments and give you a secure line of communication with our office from anywhere. Also, having DS Online will give you the option to switch to **e-statements** and avoid the extra mail while you are away.
- Talk to us about travel insurance. Make sure you are covered in the event that any emergency situation arises.
- There are many options available to make your banking seamless, while in the US and in Canada. Talk to us about RBC Bank in the US.
- Visit the snowbirds section on our website. There are a number of helpful articles we feel are beneficial to review before you head south. Also, check out the “Days Away Formula” to ensure you are aware of the tax consequences for extended stays in the US.
- Ask us about any other questions you may have. We have partners who specialize in Canadians who travel and together we are confident that we can answer any questions you may have.



## An Exciting Night at the Hurricanes Game for Chinner Wealth Management

As avid hockey fans, we have been looking forward to the home opener game last Friday night. Little did we know the surprises that had been planned for us that evening.

Dennis celebrated a milestone birthday that Friday and was honored with a personalized birthday wish by team Captain Jordy Bellerive on the big screen of the videoboard during the first period.

Later in the evening during the third period, Tania was surprised when her boyfriend of five years presented her with a ring, during the kiss cam segment. She said yes, so watch for another name change for Tania at some point in the future!

We may not have had the outcome we were hoping for that game, but Tania and Dennis both walked away feeling like champs after such an exciting evening.



Happy 60<sup>th</sup> Birthday Dennis!

Young at Heart!

The joy of “rental” grandkids.



## FALL LAWN CARE TIPS

### 6 Tips for Fall Lawn Care and Maintenance

1. **Watering Schedule** - One inch of water per week applied evenly and deeply. Avoid evening watering as this promotes fungal diseases.
2. **Fertilize** - Fall is the best time to fertilize your lawn.
3. **Weed Control** - Mow frequently and dig out any visible weeds
4. **Drought Repair** - If drought persists water into the fall and use mulch to protect your grass and plants
5. **Aerate** - Water (but don't flood) and mow before you aerate to ensure ground is soft. For best results make multiple passes with the aerator
6. **Remove dead leaves** - Rake, mow or blow your leaves away and collect in bags



**Wealth Management  
Dominion Securities**