

Wealth Management

Matters



Views and opinions
for the clients and friends of

Dennis Chinner
Vice President & Investment Advisor
403-317-4308
dennis.chinner@rbc.com
www.dennischinner.com

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



Jessica Mosby
Associate
403-317-4316
jessica.mosby@rbc.com



*Have you viewed
our NEW website?*

For Full Articles in This
Newsletter Please Visit Our
Website:

www.dennischinner.com

*You can view the newsletter by
signing in with your email and
password: Chinner1*

LETTER FROM THE EDITOR

Spring is upon us, flowers are blooming and sunshine is brilliant! The yard work starts and the beginning of spring for the most of us is a reminder to clean closets and organize the garage. One important thing to remind ourselves to clean and organize is our family financial inventory. It is the first step in estate planning. It includes all family information, addresses, phone numbers; Lawyers and Accountant information. It includes details that will help your family locate wills, and safe deposit box keys. The inventory does just that: it keeps track of all accounts and which financial institutions they are at. Your online identity is not talked about often enough. Everyone has an online identity and these ID's are something that should be recorded. (Watch for more information around keeping safe online in next month's newsletter)

It's one of those things that gets put off and placed in the back of our minds. Although no one wants to think of the "What If" it really is a necessity. Being prepared not only helps our family's it can help ease situations that are so difficult to deal with. No one will argue that we love our loved ones so why not make their lives a little less stressful if we can?

We have the document packages here to help you get on your way and start creating this, if you don't already have one. You are so valuable to us and we respect and trust the relationship we have that is why when we find these helpful idea's, we just love sharing. Although this may seem like a daunting task, we want you to know we are always here to help.

Sincerely,

*Dennis &
Sylvia*



RBC Wealth Management
Dominion Securities

Have a good idea for our Newsletter....Send us your suggestions



Lemon Cheesecake

INGREDIENTS

- 4 tbsp Greek yoghurt
- 6 tbsp lemon curd
- 1 tsp lemon juice
- 125ml double cream
- 5 Digestive biscuits (70g)
- 50g butter
- Blueberries
- 4 mint sprigs, to serve (optional)
- Icing sugar (optional)

METHOD

1. Put the biscuits in a plastic bag and crush them using a rolling pin.
2. Melt the butter in a small saucepan and stir into the crumbs.
3. Divide the crumbs between 4 small ring moulds approx 7 cm (2.8in) wide. Use clean fingers to press firmly into the base.
4. Chill in the fridge while you are preparing the filling.
5. Put the yoghurt, lemon curd and lemon juice into a large bowl and mix until smooth.
6. In a smaller bowl, whip the cream until it makes slightly floppy peaks. Mix 2 tablespoons of the whipped cream into the lemon yoghurt mixture, then fold in the remaining whipped cream.
7. Spoon the lemon mixture carefully on top of the chilled biscuit base. Fill to the top and smooth off with a palette knife. Chill in the fridge for at least 30 minutes.

The Comparison Game

Comparison is a game you can never win. Comparison always leaves us wanting more, which in turn brings unhappiness. Thankfulness helps us to realize all that we have and learn to let go of comparison so we can focus on our own talent.

It's not always easy to keep from being envious of what other people have accomplished; however, Geraldine Laybourne, who was the founder and former chairman and CEO of Oxygen Media, recalls a company policy that dealt with exactly that challenge.

"When I was at Nickelodeon," she says, "we had 10 commandments that we followed. To me the most important one was, 'Thou shalt not covet thy competitor's success.' This is especially true in television, where so many people just keep their eye on what the other networks are doing. They'll try to find the next Desperate Housewives, but the look-alikes never amount to a whole lot. I've done that a couple of times and fallen flat on my face. So I try not to get distracted by what worked for others. I always have an eye on the competition, but it's not to do what they're doing. It's to see where the holes are. I've built businesses by looking at conventional wisdom and going exactly the opposite way."

In his book Good to Great, author Jim Collins observed that the most successful companies are those who have leaders who are humble visionaries. They lead with passion but are happy to give plenty of credit to anyone and everyone else. If we want to be leaders, we need to let go of comparisons and recognize that the success of others in no way diminishes our own talents or worth.

Source: www.canadawide.com



***What happens
when a frog's truck
breaks down?
- It gets Toad!***

Have a good week! - The Chinner Wealth Management Group

This information is not investment advice and should be used only in conjunction with a discussion with your RBC Dominion Securities Inc. Investment Advisor. This will ensure that your own circumstances have been considered properly and that action is taken on the latest available information. The information contained herein has been obtained from sources believed to be reliable at the time obtained but neither RBC Dominion Securities Inc. nor its employees, agents, or information suppliers can guarantee its accuracy or completeness. This report is not and under no circumstances is to be construed as an offer to sell or the solicitation of an offer to buy any securities. This report is furnished on the basis and understanding that neither RBC Dominion Securities Inc. nor its employees, agents, or information suppliers is to be under any responsibility or liability whatsoever in respect thereof. The inventories of RBC Dominion Securities Inc. may from time to time include securities mentioned herein. RBC Dominion Securities Inc.* and Royal Bank of Canada are separate corporate entities which are affiliated. *Member-Canadian Investor Protection Fund. RBC Dominion Securities Inc. is a member company of RBC Wealth Management, a business segment of Royal Bank of Canada. ©Registered trademarks of Royal Bank of Canada. Used under licence. © 2015 Royal Bank of Canada. All rights reserved.