



NOVEMBER 2021

Welcome to the Fall Edition of Colin, Marg, Carrie and Ashley's Commentary. This is a periodic commentary to update everyone on what is happening at 382 Wellington St West.

Present GIC RATES available here (November 25, 2021)

1 year	1.34%
2 year	1.88%
3 year	2.18%
4 year	2.19%
5 year	2.37%

RBC Dominion Securities Annual Christmas Social!!

Mark your calendars! Thursday, December 9th, 2021 our staff will be hosting our annual Christmas Social Open House. It will be held at Casa Bella, 425 Riverview Drive, Chatham, Ontario. The time will be from 2-5 pm. There will be tables setup where wearing masks will not be required. If standing and mingling a mask will need to be worn. Please RSVP to Ashley Suk at 519-352-0100.



“The money managers who build lifetime relationships with people looking for a prosperous, enjoyable experience”

From the Desk of Margaret Gurd

It is hard to believe it is already November. I just celebrated my 17 years working with Colin and our Team. How time flies when you are having fun!!!

My grandchildren are growing up too fast! Ellie will be 13 in April and her brother Bryson just turned 9. Ayden turned 11 in October and Chloe will be 8 end of December. They are all busy in different sports and school. Ellie is in Grade 7 this year and had to switch schools so a bit of adjustment for her but she likes it. Both Ellie and Bryson are on the City of Ottawa soccer teams. They play year round moving into a dome when the weather gets colder. Ayden and Chloe are both on the swim teams.

Zucchini Loaf (recipe makes 2 loaves)

- 1-1/2 cup sugar
- 1 cup vegetable oil
- 3 eggs
- 2 tsp vanilla
- 1 tsp baking powder
- 2 cups finely chopped zucchini
- 3 cups all-purpose flour
- 1 tsp salt
- 1 tsp baking soda
- 1-1/2 tsp cinnamon
- 1/2 tsp nutmeg
- 1 cup rum
- 1 cup chopped nuts
- 1 cup raisins
- Preheat oven to 350 degrees F
- Beat eggs well. Add sugar, then oil and vanilla.
- Then add remaining ingredients (except nuts and raisins)
- Fold in nuts and raisins.
- Pour into two greased loaf pans. Bake for 45-50 min. (muffins – take 20 minutes same temperature.)

QUOTE: An investment in knowledge pays the best interest. --Benjamin Franklin

Colin's Corner

Fiona is now at University Guelph, Ridgetown Campus, in the Veterinarian Technician program. As you may remember, she loves animals, so this course is right up her alley. Most of the students in her Residence drive pickup trucks, so she is fitting right in with the truck she bought this spring. Her closest friend is a girl from Owen Sound. Fiona is finding the course quite demanding, but extremely interesting, including a recent autopsy they performed on a cat! We have seen quite a bit of her on weekends, as the residence is quieter in the fall when many of the students in the Ag section go home to help on the farm. After graduation from her two year programme, Fiona hopes to work at a Vet hospital where she would be able to help with animals all day long!!! Alec is in third year at University of Toronto majoring in Finance. He loves living downtown Toronto in a high rise condo with a close friend from Chatham. He played on the varsity basketball team his first year, but after COVID cancelled the 2020-21 season, and his course workload increased, Alec chose not to play. We feel he made the right decision. As a member of the U of T Sports Business Club, his responsibility this year is to organize speakers who have expertise in the sports industry. His goal is to be the President of the club next year. After graduation, Alec hopes to work on a CFA (Certified Financial Analyst) designation and his MBA. It's a good thing he enjoys studying. Gail and I are now "empty nesters". We plan to spend more time down in Florida this winter. We visit Ridgetown periodically to take Fiona out for dinner, and get up to Toronto about every 2 months or so to visit with Alec. We look forward to seeing many of you at our Christmas party at Casa Bella on December 9th. We missed having that opportunity last year!



From the Desk of Carrie Tuckwell

My daughter graduated high school and is off to University. Her roommate is a good friend of hers, which made the transition pretty easy for her. I have to say, the house is quiet with her gone, but she still comes home to visit. University seems to be a different experience because of Covid and it's pretty quiet around her dorm; not much going on, but hopefully things will be back to normal soon. My son is excited to be back playing hockey. He decided to play travel hockey this year. It was a tough choice for him, as he has been playing with the same group of kids for about 10 years, and would miss the team, but he's excited to try something new. My husband keeps busy coaching hockey. He often says "this is my last year coaching" ...but he just loves it so much he keeps coaching. I tease him that he will be coaching when we are grandparents and might even coach our grandkids one day.

From the desk of Ashley Suk

It is so nice to be back after a year off with my new son. This maternity leave was a bit different as all the kids were home because of Covid, so it was fun to be able to spend so much time with all three of my boys. I have settled back in nicely and look forward to speaking and assisting with our clients once again.

This past summer was very busy. My oldest son was on the travel team for Blenheim baseball so we did a lot of games everywhere and my middle son played T Ball so it was nice to have a sense of normalcy again. My oldest son also made the Chatham Baseball Team for next summer, so we are excited for that adventure as well. We bought a fifth wheel trailer at the end of summer so we are looking forward to being able to make many memories with it next summer.

Still have to make your TFSA contribution for 2021?

2021 limit - \$6,000

Maximum limit since inception is \$75,500

2022 limit - \$6,000

Maximum RRSP Limit for 2021-\$27,830

or 18% of prior year's earned income.

Deadline is March 1, 2022

Switch to secure electronic tax documents!

It's easy for you to access your electronic tax documents in a safe and convenient manner through RBC Wealth Management Online.

You can store your tax information securely and receive it faster, while reducing your paperwork. Plus, your tax information is kept in a protected environment for you to access at any time from the convenience of your computer, tablet or smartphone. Electronic tax documents are available as of 2018 tax year and will be archived online for seven years, provided the account remains open. Accountants prefer receiving documents this way as you can email the tax package to them. This will ensure they will receive everything they need and you don't have to worry about missing giving them. This may become normal in the future.

Turn on electronic tax documents in four easy steps.

1. Go to www.rbc.com and "Sign in" as you normally do to see your accounts.
2. Once you've logged in, click on your name in the top right corner and click "Settings".
3. You can then select eDocuments on the "Document Delivery" tab. There, you'll see a list of your accounts and the delivery type for each document type. To switch everything to eDocuments, click the "Switch all to Electronic" button. Once you have made your changes, click "Save Changes" at the bottom of the page.
4. Next, please read the important Terms and Conditions that our lawyers want you to know about. If you agree, tick the checkbox by "I have read and agree to be bound by the Terms and Conditions presented above" and click submit.

That's it! You're now ready to start viewing your electronic tax documents whenever you like. Any questions, please give Ashley a call at 519-352-0100. She can also help setup the Etax for you.



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Quote: The way you spend Christmas is far more important than how much — [Henry David Thoreau](#)

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