



JUNE 2022

Welcome to the Spring 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 (May 30th, 2022)

1 year	3.33%
2 year	3.19%
3 year	4.02%
4 year	4.03%
5 year	4.06%

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

Introducing Michael Verhoeven

Michael joined our firm 3 years ago from Bank of Montreal. He worked in downtown Toronto for BMO Nesbitt Burns for many years, and then decided to move back to his hometown of Chatham. Michael has joined our team and will be assisting me in working closely with many of our clients. As our practice has grown, we felt it was necessary to add to our team. Servicing clients' needs has been a hallmark of our business, and we do not want that to stop. I have introduced Michael already to many clients who have given me great feedback about Michael.

What is a contingent beneficiary designation?

A contingent beneficiary designation enables an annuitant to make a primary and secondary beneficiary designation. The secondary beneficiary designation would only come into effect if the primary beneficiary predeceases the annuitant. A common example of how contingent beneficiary designations are used is for the annuitant to name his or her spouse or partner as the primary beneficiary and to name his or her children as secondary beneficiaries.

From the Desk of Margaret Gurd

Looking forward to warm weather! We hope to go on a cruise and then Disney for a week in July. Things seem to be improving! Let's hope it continues.

My oldest granddaughter Ellie just turned 13 years old in April. She is on the City of Ottawa soccer team and does a lot of travelling. We just went to Burlington to watch her play, it is pretty exciting! Her brother Bryson who is turning 10 in August also plays soccer so they are a busy family. My granddaughters Ayden who will be 12 years old in October and Chloe will be turning 9 in December, are both on swim teams so they also keep very busy. Ayden just completed the babysitting course and is looking forward to some jobs this summer! They are both also learning how to play piano.

They are growing up so fast! Time seems to fly! I know we have touched base by phone over the last couple years of Co-vid, but just to let you know, we can now meet in person in the office if you would like. Just give the office a call and we can book an appointment. I know some of you are still being cautious and phone conversations are fine also. Please call me anytime if you have a question or concern. Hope everyone has a great summer!

Zucchini Brownies

- ¼ cup applesauce
- ¼ cup butter
- 2 eggs
- 2 tsp vanilla extract
- 1 ½ cup sugar
- ½ cup unsweetened cocoa
- 1 medium zucchini (cut into small pieces)
- 2 cups all-purpose flour
- 1 tsp kosher or sea salt
- 1 ½ tsp baking soda
- ¼ cup chocolate chips
- Preheat oven to 350 degrees F
- Add applesauce, butter, eggs, vanilla, sugar, cocoa, and zucchini to blender

Add flour, salt and baking soda. "Pulse" 4-6 times or until all flour is incorporated
Pour into a greased 9x13" baking pan
Bake for 25-30 minutes
Remove from oven and cover with chocolate chips.

Colin's Corner

Alec has just finished his 3rd year at University of Toronto in the Rotman Commerce program. He is specializing in Finance. He is very fortunate to have landed a summer intern at an Investment Banking firm called Fort Capital Partners. This company advises private and public companies in selling their company, merging with other companies, going public or raising money for them. When Alec asked what the hours would be, his manager said "well on a good day we are done at 6, but many days stay until 8pm, and then work some weekends too". Alec is going to get a taste at working hard this summer. The office is practically across the street from his condo downtown Toronto. Alec is very excited about this opportunity. Next year he will be the Co-President of the U of T Sports Business Club. The club networks with sports professionals in Toronto. They have arranged many speaking events with management of the Raptors, TFC, Blue Jays, etc. Great way to network for the members of the club that may want to get into sports management.

Fiona has successfully finished her 1st year at Ridgetown College in the Veterinarian Technician program. It is a 2 year program. She loves the hands on work with the animals, including dogs and cats, cattle, sheep and pigs to name a few. She lived in residence, and has enjoyed Ridgetown very much. Fiona likes smaller towns. She has met some great friends, which is really helping her enjoy her stay. She would very much like to live on a farm someday, having horses and tending to other animals. We plan to go visit Gail's family in Alberta this summer for a week. We hope to go to the Calgary Stampede, something Fiona has wanted to do. Fiona is working at Mike's Place as a hostess for the summer.

From the Desk of Carrie Tuckwell

My daughter finished her first year of University. With COVID, it was a pretty quiet year in residence. Not a lot going on. Hopefully things will be more eventful for her when she returns to school in September. She has a house for September with 4 other girls. It will be fun to spend some time this summer getting the things she will need for her house. She will be home for the summer working at a local restaurant and hardware store. It's so nice to have her home for the summer. My son had a successful hockey season. Going into the OMHA (Ontario Minor Hockey Association) semi-final game, they were tied and ended up winning the game with 2 seconds left, to bring them to the championship. They then ended up winning the final game. My husband coaches his team, so a special moment for my son and husband to share. My son will spend his summer working part time and fishing. He just loves to fish. He hopes to get his license soon.

From the Desk of Ashley Suk

It's hard to believe it's already June! Warm weather and summer days are just ahead. My oldest son Tyler is playing for the Chatham U9 Diamonds Travel team and my middle son Jordan is playing for the Blenheim Bees Rookie home team, so our summer is packed full of games and practices to keep us busy this baseball season. My youngest son Sawyer is continuing to grow like a weed. He enjoys daycare, making friends and being outside. We plan on doing a few camping trips this year so we are all looking forward to that time of fun and relaxation.

Switch to Etax!

Did you know we now offer the option to receive your tax slips and tax packages issued by RBC online? No more waiting in the mail. Slips are easily accessible to be printed or forwarded right to your accountant. Switch through your online DS account or give us a call at 519-352-1510!

**A BUDGET IS TELLING YOUR MONEY WHERE TO GO
INSTEAD OF WONDERING WHERE IT WENT**

GORDON RAMSEY

SUMMER STOCK CONTEST!!!!

We are holding our annual stock market contest for our clients. Would you like to play? Choose 3 stocks that you think would be a good investment over the next few months. We will send out weekly emails with leader board (no names). Whoever averages the best gain, WINS!! Prizes will be awarded, 1st 100, 2nd \$75 and 3rd \$50 gift certificate / card of your choice! The contest will run from June 30th till August 30th.

Please let us know as soon as possible if you want to play.

You can enter by:

- 1) Calling Ashley as 519-352-0100
- 2) Emailing Ashley at ashley.suk@rbc.com



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Colin McGregor
Investment Advisor
TELEPHONE: 519-352-1510
TOLL FREE 1-800-265-5204
FAX: 519-352-4918
E-MAIL: colin.mcgregor@rbc.com
WEBSITE: www.colinmcgregor.com

ASSOCIATE ADVISOR: Margaret Gurd
E-MAIL: marg.gurd@rbc.com
Associate : Carrie Tuckwell
E-Mail : carrie.tuckwell@rbc.com
Assistant : Ashley Suk
E-Mail : ashley.suk@rbc.com

