



JUNE 2021

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

Present GIC RATES available here
(June 02, 2021)

1 year	0.82%
2 year	1.07%
3 year	1.41%
4 year	1.72%
5 year	1.89%

Current Office Environment

We will keep you updated on our office hours, as well as, whether we are in the office or working from home. Either way, we will be available as our phones are forwarded to our homes if working remotely. If you do not have our direct lines you can call 519-352-1510, Liz is able to transfer you to us. Currently she is there 8:30-5pm, closed 12-1 for lunch. Carrie's direct line is 519-352-4140
Marg's direct line is 519-352-1828
We are hoping by this summer, we are back in the office at least part-time and able to meet clients in the boardroom as in previous months. We hope in the future we will be able to host an open house for all of you to tour our new offices.

Stock Market Contest!!

We will again be holding our stock market contest for our clients. As Ashley is currently on maternity leave, we will be holding the contest from September to November. Choose 3 stocks that you think would be a good investment over those two months. We will send out an email sometime in August to remind you and to send us your picks.

“THE MONEY MANAGERS WHO BUILD LIFETIME RELATIONSHIPS WITH PEOPLE LOOKING FOR A PROSPEROUS, ENJOYABLE EXPERIENCE”

Colin's Corner

Ladies first this time. Well, Fiona is becoming a lady, turned 18 on May 29th. Can't believe it. Fiona is loving life at the moment. 4 things. She bought a new truck lately(yep an F150!), she loved her CO-OP position at the Chatham-Kent Veterinary Hospital, she is making lots of money working at TJ Stables, and she is going to Ridgetown College in September for the Veterinary Tech program. How good can life be! As far as the truck, Fiona and I went to Auto Motion, and the third truck she drove she made her decision. The guys at Auto Motion were really great to work with, class act over there. Trucks are in vogue, plus I can use it now to haul stuff away! She spent 2 months at the Vet Hospital for Co-Op. The staff there was tremendous and made Fiona feel very comfortable. It made her confirm that she made the right decision in applying to college for that field. Fiona has always loved animals and helping people. So this fits really well. She has applied to residence this Fall which will make it easier to meet other students. Gail and I will be empty nesters, and able to come and go when we feel like it now!

Alec just completed his second year in the Rotman Commerce program at University of Toronto. He found second year more challenging than the first, as he was told that it is the most difficult year of the program. His marks were good, so he was relieved. Alec studies very hard (he said there was nothing else to do this year anyway!). His roommate that he played basketball with first year, moved back to Washington DC at Christmas, so Alec was alone in his rented condo on Bay Street. He has met kids from all over the world, closest friends coming from Dubai, Singapore, Calgary and some locally. That is great experience for him to be exposed to kids all over the world. There was no basketball this year with COVID, so Alec has decided to concentrate on school going forward. He finds it challenging enough to get thru his program, let

alone playing a sport. I think with COVID and missing sports for over a year now, there will be a few kids that make that decision. It was a mature decision, so we were proud of that. Plus he suffered a hip injury his first year, which he has found tough to shake. He is working for Royal Bank Head office again this summer (online of course). Alec will be 21 this July.

From the Desk of Margaret Gurd

Here is one of my favorite summer salad recipes:

7 Layer Lettuce Salad

In layers do the following (do not mix together):

- 1 head of lettuce (broken in pieces)
- 1 cup celery (diced)
- 4 hard boiled eggs (sliced)
- 1 10 oz. package of frozen peas (uncooked)
- 1 cup green pepper (diced)
- 1 sweet onion (sliced)

½ pound well cooked bacon (broken up)

After layers, spread on top with 2 cups salad dressing with 2 teaspoons sugar. (Miracle Whip).

Cover with 4 oz. of shredded cheddar cheese.

Cover and refrigerate overnight. Serve as is.

From the Desk of Carrie Tuckwell

I'm excited for the warmer weather! I really enjoy spending time outside during the summer. It's been a long school year this year for the kids. My son wishes he was done with online learning and back in the classroom. He did some ice fishing this winter and looks forward to more fishing this summer. My daughter graduates from high school in June. It's unfortunate that due to the lockdown, they are not able to have a real graduation. A virtual graduation is pending, but not the same experience.

QUOTE: “Whether you are talking about socks or stocks, I like buying quality merchandise when it is market down!” Warren Buffet

RBC Online: Elevating the Mobile Experience

Since RBC Wealth Management Online (WM Online) launched back in June 2020, over 150 fixes have been made and/or enhancements implemented to continue creating a more intuitive online experience, including:

- Ability to hide accounts that you do not wish to see
- Ability to set the order that your accounts display across the site.
- Ability to set preferred currency display for Homepage Summary table and Homepage Holdings page banners.
- Added \$ change at the Account/Group level on the Intraday Holdings pages.
- Ability to scroll horizontally and collapse the menu to view more data in tables.
- Enhancements made to Watchlists including addition of Bid/Ask, Dividend tab, Gain/Loss info and more:

We are going Mobile!

With more users online than ever before, we are taking another positive step forward on our digital journey to help clients connect to their financial world how, when, and where they want, with the launch of the new WM Mobile app. Available for download in the coming months, the new WM Mobile app is an extension of WM Online, providing clients with freedom, flexibility and secure on-the-go access to information and tools to help them manage their wealth. Some of the highlights of the new WM Mobile app include:

- Offers same functionality as the current mobile browser site including Two-Way Secure Messaging and viewing Account and Portfolio documents.
- One click transition/toggle from RBC Banking to WM Online if already linked.
- Makes logging in effortless using Touch ID and Face ID or fingerprint authentication for linked clients.

Lays foundational groundwork to embed operational processes in future.

Stay tuned for more information which we will continue to share as we get closer to launch this summer.

E-TAX SLIPS

Clients are able to receive their e-tax slips electronically. It was more difficult receiving your tax slips this past season due to Covid and slow mail delivery. If you would like to change to e-tax for tax seasons going forward, rather than paper, please let Carrie know. Some accountants would prefer you to email tax slips vs drop them off, so this may become the way of the future.

I know COVID restrictions have forced many of us to re-visit many things.

Add your banking information to your Profile!!

If you have not already done so, you may want to consider adding your banking information to your profile. This will enable us to put funds directly into your bank account electronically rather than you having to come to the office and pick up a cheque or send it the mail. Wherever you do your banking, this can be setup for you. I can see in the future where cheques will become obsolete. For ***RBC clients*** not only can we put money into your bank accounts, we can now also take out a lump sum for (i.e.: TFSA or RRSP contribution) saving you the time dropping off a cheque to us at the office or by mail.

Colin McGregor

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Do you sometimes wonder what your TFSA limit is or have any unused room?

For those of you that go CRA online and have a CRA account, your limit would be posted for you.

If you do not go online through CRA do the following:

Steps when phoning to get you TFSA limit for 2021

Have your 2020 tax return in front of you.

Call 1-800-267-6999 and press the following:

Press 1 for English

Press 5 when listening to the options

Press 3 for TFSA

Press 1 for TFSA contribution limit

Next they will ask your personal info such as SIN and date of birth.

Then a line number from your 2020 tax return (usually line 15000)

Whether you look it up online or by phone, the limit you are given is as of January 1st. If you have already made a contribution this year, you must reduce it by this amount.

We are usually able to calculate your limit, but if you have transferred in, or did withdrawals, it makes it more difficult.

QUOTE: "Having a plan with money doesn't just help you right now, it also gives you vision and hope for the end goal!" Dave Ramsey

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