



### November 2024

Welcome to the Winter Edition Colin, Michael, 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** (Nov 7<sup>th</sup> 2024)

- 1 year 3.86%
- 2 year 3.71%
- 3 year 3.69%
- 4 year 3.64%
- 5 year 3.73%

#### Introducing Mydoh

We all know money doesn't grow on trees, but a child might just be inclined to believe so. That's where parents step in, to teach their kids valuable life lessons and set them up for future success. Financial literacy skills are needed now more than ever, and teaching kids early on plays a key role in setting them up to become successful and financially responsible adults.

Mydoh is a money management app and smart cash card designed to help kids and teens aged 6-17 build their financial knowledge. Kids can practice earning, spending, and saving their own money, all under the supervision of their parents.

#### How Mydoh Helps

- Pay children a weekly allowance or securely send money as they need.

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

- Assign tasks for up to five kids and get them involved in household chores.
- Kids can set a savings goal and track their progress.
- Kids can get their own physical and digital smart cash card.
- Kids can securely make purchases anywhere that VISA is accepted.
- Track your kids' transactions to help them manage money and lock or unlock their card.
- Download the free app today by searching Mydoh in your Apple or Google Play Store Ap



#### Colin's Corner

Alec is really enjoying his job at Fort Capital Partners in downtown Toronto. He lives in a condo near Scotiabank arena and is a 10-minute walk to work. There is an underground he can walk in during the winter. He is going to Germany in November with his roommate to visit a friend of his that is playing basketball in the German professional league in Bonn. They are visiting Amsterdam, Cologne, and Frankfurt. Alec has been working long hours at work, so he is very much looking forward to a 10-day break.

Fiona is also really enjoying her job at Chatham Kent Veterinary practice. The staff treats her very well and so do the clients. She enjoys meeting people who bring their little animals in and likes taking care of all the cats and dogs. For someone who loves animals, it is the perfect job! Fiona loves the holidays, so she took time decorating the house for Halloween, and looks forward to all the Christmas festivities. She asked if we could go to New York City between Christmas and New Years, so we are doing that, all 4 of us plus Fiona's boyfriend, Noble.

Fiona has reserved tickets for the Empire State Building, skating in Central Park, and lunch at Rolf's, a restaurant decorated for Christmas all year round.

**A PENNY SAVED IS A PENNY EARNED.**

**-BENJAMIN FRANKLIN**

### **From the Desk of Michael Verhoeven**

Jessica, the kids, and I had a fun Halloween evening, Willow and Olive went out trick-or-treating in matching unicorn outfits!

Hard to believe Christmas is just around the corner, we are looking forward to our trek out to Kingston for a festive weekend in December. We are also getting excited for Willow's birthday on Christmas Day.

### **From the Desk of Margaret Gurd**

What a beautiful fall we have had! Had a busy summer, small jobs around the house! New windows, updated flower gardens and had to have some trees cut down.

In June went on a cruise of the British Isles and at the end of the cruise spent 3 days in Iceland. The trip was amazing! In Iceland, the weather was unusually warm so did not need the warmer clothes we packed. Iceland was very expensive! I was going to Florida Nov 22<sup>nd</sup> for two weeks but due to the hurricanes in Treasure Island our resort is closed until Jan 2025. Disappointing!

The grandkids are getting older and have very busy lives. We try to get a visit as often as we can.

November 15<sup>th</sup> I will have been in the DS office for 20 years! Time is going by too fast! I have met so many wonderful clients!

Hope to see everyone at the Christmas gathering!

### **From the Desk of Carrie Tuckwell**

Summer sure did go by fast. I planted a vegetable garden this year. Some vegetables were a success while others were not, but it was still fun to watch grow over the summer. My daughter is still busy with school. She's in her 4<sup>th</sup> year of university. My son has been working full time and was recently signed to start his electrical apprenticeship. I went to New York City in September. That was lots of fun.

### **From the Desk of Ashley Suk**

Summer has come and gone and now we wind down for a bit before another busy season of Travel Baseball. This winter, Tyler is doing Volleyball and Basketball with the school. He also made the 12U Chatham Diamonds Team again, so next year we will be playing in Cooperstown New York for a week. We are all very much looking forward to that.

Jordan isn't very much into sports, so he is happy to just take it easy this winter before he plays House League Baseball for Chatham next summer.

Sawyer started JK this year. The transition (for both him and mom) has been challenging, but he seems to be settling in and making lots of friends!

### **Upcoming Tax Season!**

Tax season will be here before we know it. Switching to E Tax Documents will allow you to access your tax slips earlier, print them, or save them easily and email them to your accountant.

We have access to your documents as well, so if you're missing one at any time, we can reprint for you.

Having online access to your tax documents will streamline the process more effectively vs waiting for documents in the mail.

If you're interested in switching, please reach out to Carrie at 519-352-4140 or Ashley at 519-352-0100.



### **Christmas Party!**

Please join us Thursday December 12th, from 3-6 at Casa Bella in Chatham for our annual client Christmas party. Please RSVP by November 30th to Ashley Suk at

519-352-0100 or email at ashley.suk@rbc.com. Drinks and appetizers will be served. See you there!



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