



**W**elcome 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 44 William St in the Armory building.

**Present GIC RATES available here**

(May 21, 2020)

1 year	1.41%
2 year	1.59%
3 year	1.70%
4 year	1.85%
5 year	2.11%

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

**Summer Stock Market Contest!!**

We are again holding our 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 two months. We will send out weekly emails with leader board (no names). Whoever averages the best gain, WINS!!!! Gift cards of your choice will be awarded, 1<sup>st</sup> prize \$100, 2<sup>nd</sup> prize \$75, 3<sup>rd</sup> prize is \$50. Stock picks need to be in by June 10<sup>th</sup> and contest will run from June 15<sup>th</sup> to Aug 31, 2020. Good Luck!!! Please email or call Ashley 519-352-0100. Her email is [ashley.suk@rbc.com](mailto:ashley.suk@rbc.com).

**Our office is on the move!!**

Our office is moving, with the date to move set on June 26, 2020. The office will be open starting Tuesday June 30, 2020. Due to current COVID restrictions, client hours will be determined. We have outgrown our existing premises and our new location will be 382 Wellington Street in Chatham. We will occupy the entire 2<sup>nd</sup> floor which is about twice the size of our existing office. There is a full self functioning elevator, full bathroom for client use and lots of parking. More information to follow. We are very excited about the move.

**From the Desk of Margaret Gurd**

**Summer Favorite!**

**Ice Cream Cake**

1 large Cool Whip  
1 caramel sauce  
3 SKOR chocolate bars, crumbled  
1 box of 24 ice cream sandwich bars (I use the No Name brand)  
Using a 9 x 13 pan, start with a layer of Cool Whip, drizzle a layer of caramel sauce and then sprinkle a layer of chocolate bars. Next, layer very tightly, the ice cream sandwich bars. Repeat layers till gone. (Usually two layers will fit) Top with Cool Whip and caramel sauce and crumbled chocolate bars.  
Keep in freezer until ready to serve!

**From the Desk of Carrie Tuckwell**

What crazy times! My family and I left just before March break to drive to Florida. We knew a few cruise ships had been quarantined due to COVID, but we thought we would still be good to go. While in the States, we stopped for lunch. On the TV were news stories about the NBA being cancelled, then news of my son's hockey season, then school. Do we continue our drive? We decided to continue on to Florida. We rented a house with another family. We had great weather and a fun time. We decided to come home a bit early. We were quarantined for 14 days once we arrived home, but Colin supplied me with a computer, so I was able to work from home. During the past 2 months, my daughter has been taking the dog on long walks, she's been cutting our hair and doing crafts. My son has been playing basketball in the driveway and taught himself to ride a unicycle. My husband and I have spent a lot of time playing crokinole together. It has been a tough time for many, although I love all the family time, but hope things get back to normal soon. Take care and stay safe!

**From the Desk of Ashley Suk**

As I am sure it's been for everyone, this virus has changed my routine drastically. I have adapted to working from home and being the "teacher" for my kids while they do their work online. My kids have been pretty good with the change, however, just recently they have really started to miss their friends. Thank goodness for technology and they can video conference with their friends for now. My youngest was supposed to play T-Ball this summer, but that was cancelled, so he is a little sad about that. My older son is supposed to play Baseball, but we aren't sure if that will be a go or not just yet. Hopefully things will be a little better in the coming months. I hope you are all staying safe and healthy!

**Colin's Corner**

Alec finished up his 1<sup>st</sup> year at University of Toronto Rotman Commerce program (which is another way to say Business school). He did very well in school. Alec is very motivated to excel in the classroom. He took Economics, Calculus, Accounting, Marketing and Management. All students were asked to leave residence mid March, so Alec came home. Group work continued though, and technology really helped, as 2 students in his group were from China (which made coordinating group times interesting). He wrote his exams online, though 2 classes cancelled final exams. Alec is now back in Toronto working for Royal Bank. All his work at the moment is done remotely. The work he is doing can easily be done remotely, so my guess is that he will be working that way all summer. He is fortunate to have the job. Fiona on the other hand works at TJ Stables. With Covid precautions, TJs is closed so Fiona is not working there for the time being. Signs are showing she will be working in the summer. She has been babysitting which keeps her busy. Online school seems to be a couple of hours a day, so Fiona does have free time. She is just completing Grade 11. She is now not sure between Nursing and Veterinary Technician. Whatever it is, it will be with helping people or animals. Gail is fine, though it has been an adjustment having us all around during the day. I work down in the basement, so we don't see each other until lunch or when we take the dog for a walk. While working at home, I find it important to get out of the house for a walk sometime during the day, as I miss my workouts at the YMCA, and just getting out. Let's hope things continue to open up gradually.

**Finding it difficult to choose an Executor or Power Of Attorney**

Royal Trust offers an "An Agent for Executor Service! Susan Macdonald works with individuals, families and businesses to provide customized estate, trust and incapacity solutions. Whether it is helping someone to settle an estate, establishing a trust to ensure the successful transfer of family assets, or arranging to assist with the administration and responsibilities for a power of attorney, Susan can help.

If interested please let us know and we can setup the appointment for you.

**We have updated our website so encourage you to take a look!!!**

Go to: [www.colinmcgregor.com](http://www.colinmcgregor.com)

We have added articles under the tabs of Fraud Alerts, good articles on what to look for in today's world for the numerous scams that exist out there.

Under New Posts, we have added many videos and articles on what is happening with the virus and the market today.

For the tab Estate Planning, posted an Estate Planning health-check questionnaire as well as a helpful article discussing wills and Power of Attorneys.

You can also look up under the tab Insights click on Commentary where you will find the article, Global Insight Daily. You can access what is happening in the markets every day. You can also access Global weekly and monthly.

You click on Download now to read an article you choose. Just a reminder, you can also access DS Online or Online banking from our website, encourage clients to add our website to your favorites tab for easy access to your online.

**"e" for a tree"**

In celebration of Earth Day 2020, together with the RBC Foundation, we are pleased to announce our partnership with Tree Canada.

We will plant a tree in your honour through Tree Canada's National Greening Program when you do any of the following:

**Enrol in DS Online** to quickly and easily access your important account information, send and receive secure messages from us, and much more – all through your computer, tablet or mobile device.

**eDocuments: Switch to paperless** to safely view your account statements, tax documents, trade confirmations and more through DS Online, instead of receiving printed copies in the mail.

**Set up online banking** so you can transfer the funds you need between DS Online and RBC Online Banking, without ever having to leave your home.

**Tips for protecting your personal and financial information!**

**Protect your personal information**

Be aware of schemes that ask for personal or financial information. Do not give out personal information on the phone, in an email or over the internet unless you initiated the contact and know who you're dealing with. An identity thief will pick through your garbage or recycling, so be sure to shred receipts, copies of credit, insurance forms etc.

**Choose effective passwords**

Choose passwords that are difficult to guess but easy for you to remember. Change them frequently and use one that include a mix of letters and numbers: all essential components of online safety. Do not reveal your PIN or passwords to anyone. When conducting a transaction, keep your card within sight and shield the keypad when entering your PIN.

**Verify a message before you take any other action!**

Do not click on a link, call a phone number, wire money or take any requested action unless you have first verified that the request is legitimate. Verify it using information from a source not from the message itself. Beware of "Too good to be true" or unexpected offers or requests such as, "you have inherited a large sum of money" To claim it send us a deposit first. Never conduct financial transactions on behalf of strangers.

**Limit the online information that you make available about yourself.**

Be careful about including personal information online, on social networking sites in chat rooms and in unencrypted email as fraudsters may try to get at your information for their own benefit.

**Be cautious in your online activity.**

Be aware that email scams and malicious websites quickly surface. Use caution when accessing new sites. Regularly review your financial statements to ensure that all transactions are authorized.

**Be wary of pop-up windows!**

Don't click on any action buttons within a suspect pop-up window, including those requesting financial or identification information and those offering to sell you something.

**Coming Soon!!**

**Wealth Management Online: New Decade, New Design, New online client site!!!**

Is It Mobile Friendly?

WM Online will enhance your online experience no matter what device you use-mobile, tablet or desktop.

Four more benefits:

1. Simpler for clients to navigate and find what they're looking for, including a consolidated overview of their entire portfolio.
2. Homepage Dashboard that provides clients with important information at a glance and allows them to also scroll down for details.
3. Easier access to e-documents, including account statements and tax slips.
4. Flexible Data Columns that lets clients choose the columns they wish to see and hide others.

**Colin McGregor**

*Investment Advisor*

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