



**W**elcome to the FALL/WINTER 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**  
(Dec 08, 2020)

1 year	0.98%
2 year	1.15%
3 year	1.25%
4 year	1.40%
5 year	1.60%

**Our office has moved!!**

Our office has moved: Marg, Carrie and Colin are currently splitting time between working out of the new office at 382 Wellington St. West, and working from home. Due to current COVID restrictions, client appointments are restricted and only available on exception basis. If you feel getting together is necessary we can meet in our boardroom by appointment only. Please give us a call so the room can be booked for us to meet. We are always available by phone or also by a virtual meeting.

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

**From the Desk of Margaret Gurd**

**Here is a favorite recipe of mine!**

**Crustless Rhubarb Pie!**

- 3 cups chopped rhubarb
- 1/3 cup flour
- ¾ cup sugar
- ½ tsp baking powder
- ½ tsp salt
- 3 extra large eggs (or 4 large eggs)
- 1 tsp vanilla
- 1 cup milk
- 1/4 cup butter melted

Preheat oven to 375\*, grease pie plate and spread rhubarb on the bottom. Mix remaining ingredients in a blender and pour over rhubarb. Bake 40-45 minutes (or longer) until cooked and set in the middle. Let sit 15 minutes before cutting. Store in refrigerator.

**My Milestone Anniversary!!**

This past August I celebrated 50 years with RBC. When I first began my role back in 1970, who would of thought I would be starting a five-decade-long, versatile career with RBC. I think back about how each role I've had has been challenging in its own ways, but also very rewarding for my growth over the years. I worked 34 years at the branch in Wallaceburg and just passed 16 years with Dominion Securities in November. There was an open house planned originally back in August but with the Covid restrictions all will have to be rescheduled. One day in the future I hope to be able to celebrate with all of you!

My grandkids are all doing well, Eliana will be 12 in April, Bryson is 8, Ayden is 10 and Chloe is going to be 7 the end of December. Thank goodness for Facetime and Zoom!! It has been very difficult not being able to see them. Missing the hugs!!!!

**NO Client Christmas Open House!**

Unfortunately, due to COVID restrictions, we will not be able to host our annual Client Christmas Social. Hopefully once restrictions lift, we can have some type of client get together and an open house to tour our new office.

**From the Desk of Ashley Suk**

Ashley is currently on maternity leave, returning in September. She gave birth to a beautiful baby boy, Sawyer Jack McCallum. He weighed 6 lbs.5 oz. Mom and baby doing well!!!!

**Colin's Corner**

Alec is back up in Toronto after spending March to August with us in Chatham. I had a sense he was looking forward to getting back up there..lol. He was able to work for Royal Bank all summer, which was a great experience for him. He was looking forward to working on Bay Street at the Head Office, but of course, had to work remotely. He was lucky to have the job. He is now in second year in the Rotman Commerce program at the University of Toronto. He and his friends are finding 2<sup>nd</sup> year tougher than 1<sup>st</sup> year. All classes are online. He has a sense that since there is some collaboration allowed between students when doing their tests/quizzes, the professors are making it harder. Even though the marks are a bit lower than 1<sup>st</sup> year, he should be fine. And with no basketball this year, and bars/restaurants closed, he spends most of his time studying. I feel for the kids away at school, missing out on some of the fun experience. But hopefully for just this one year. Fiona is in Grade 12 at McGregor high school. Can't believe it! She recently passed her drivers' licence and can now venture out on her own. Gail will not be her chauffeur anymore. Fiona can drive herself to school and to work at TJ Stables. She loves working there, and riding her horse, Royal. Fiona works two days a week after school, and most Saturdays. She helps the young kids with lessons, and cleans up the barn. She doesn't mind the dirty work. Fiona plans to apply to Ridgetown for the Veterinary Tech program for the Fall of 2021. She loves animals and this would be right up her alley. She is hoping to get a Co-op position at one of the local Vet hospitals in Chatham Kent for February-March. As a family, we are planning to spend time together between XMAS and New Years in Niagara-on-the-Lake. I look forward to just the 4 of us spending time together away. I wish we could have our client XMAS party this year. I enjoy seeing our clients there. Let's hope next year! Have a great holiday!!!



**Here is a snapshot of the largest US companies by Market Value in 2 different time periods over the last 50 years. It is interesting to see the names change. Shows how we have to adapt to the up and coming companies and let the old ones go sometimes.**

**Top 25 members of the S&P 500**

**June 1972**

International Business Machines	12.74
AT&T	7.84
Exxon Corp	6.11
Eastman Kodak Co.	6.10
General Motors Corp.	5.26
Sears Roebuck & Co.	4.12
Xerox Corp.	3.38
General Electric	2.89
Minnesota Mining and Manuf.	2.62
Texaco	2.58
Coca-Cola Co.	2.36
Procter & Gamble Co.	2.36
EI du Pont de Nemours	2.21
Avon Products Inc.	1.97
American Home Products Corp.	1.86
<b>MERCK &amp; CO. INC.</b>	<b>1.82</b>
Standard Oil Co. Calif	1.81
<b>JOHNSON &amp; JOHNSON</b>	<b>1.77</b>
Standard Oil Company	1.68
Elt Lily and Company	1.58
Dow Chemical Co.	1.31
Gulf Oil Corp	1.28
Polaroid Corporation	1.25
JC Penney Corporation	1.21
Ford Motor Company	1.18

**Top 25 members of the S&P 500**

**June 2020**

Microsoft Corporation	5.67
Apple Inc.	5.60
Amazon com, Inc	4.19
Facebook, Inc. Class A	2.18
Alphabet Inc. Class A	1.67
Alphabet Inc. Class C	1.67
<b>JOHNSON &amp; JOHNSON</b>	<b>1.48</b>
Berkshire Hathaway Inc. B	1.40
Visa Inc. Class A	1.30
JP Morgan Chase & Co	1.24
Procter & Gamble Company	1.14
United Health Group Incorp.	1.07
Home Depot Inc.	1.05
Mastercard Incorp. Class A	1.05
Intel Corporation	1.02
Verizon Communications Inc.	0.92
AT&T Inc.	0.88
NVIDIA Corporation	0.86
Walt Disney Corporation	0.82
Bank of America Corp	0.79
Exxon Mobil Corporation	0.79
Adobe Inc.	0.78
<b>MERCK &amp; CO. INC.</b>	<b>0.77</b>
Cisco Systems Inc.	0.76
Pfizer Inc.	0.74

**From the Desk of Carrie Tuckwell**

Due to Covid restrictions, I was able to have the opportunity to work from home. I really enjoyed it and look forward to the days when I work from home. During the summer, my son and his buddy bought a little fishing boat, and spent the summer days fishing on the lake. My daughter spent her summer babysitting and working at a local hardware store. This school year has been a big change for them, but they are adjusting just fine. It's been busy in the office with Ashley on maternity leave, but the days sure fly by.

**E-TAX SLIPS**

Clients are able to receive their monthly statements electronically, but did you know that you can also receive your tax slips and confirmations electronically. If you would like to change your monthly statements, confirmations and tax slips to electronic rather than paper, please let me 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.

*“Do not save what is left after spending, but spend what is left after saving.” - Warren Buffet*



**Colin McGregor**

*Investment Advisor*

**TELEPHONE: 519-352-1510**

**TOLL FREE 1-800-265-5204**

**FAX: 519-352-4918**

**E-MAIL: [colin.mcgregor@rbc.com](mailto:colin.mcgregor@rbc.com)**

**WEBSITE: [www.colinmcgregor.com](http://www.colinmcgregor.com)**

**ASSOCIATE ADVISOR: Margaret Gurd**

**E-MAIL: [marg.gurd@rbc.com](mailto:marg.gurd@rbc.com)**

**Associate : Carrie Tuckwell**

**E-Mail : [carrie.tuckwell@rbc.com](mailto:carrie.tuckwell@rbc.com)**

**Assistant : Ashley Suk**

**E-Mail : [ashley.suk@rbc.com](mailto:ashley.suk@rbc.com)**