

Warm Holiday Greetings from the Tingley Mahoney Cyr Group



Wealth Management
Dominion Securities

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This past year has been one of our busiest yet. With all the snow over the winter, we participated in a lot of winter activities like snowmobiling and snow shoeing. In the spring, both Sam and Erica moved into new locations. Erica changed apartments within the same building, so there was lots of cleaning and moving to do. Sam became a first-time home owner, and is now living off the Salisbury Road.

In May and June, I spent most of my spare time at the wood lot making a new trail and cleaning up from the January ice storm. Over the summer and fall, when not mowing, I spent a lot of time hiking, biking, swimming, golfing, fishing, hunting, side by siding, etc., with family and friends.

All my children were home for a week in August, which was a lot of fun – we hung around, played games, and tormented each other. Denise, Erica, and our two grandchildren, Summer and Stella, went to Germany the last week of July, where Summer and Stella competed in a number of sporting events in the World Dwarf Games. Garrett came home the same week so we spent a lot of time hiking and fishing, which pretty much wore me out before everyone else got home. Garret was also home in October, and he, Sam and I spent some time hunting.

Becca spent a month working remotely in Squamish, B.C., where she spent a ton of time rock climbing, bouldering, and mountain biking. This was on top of a trip she did to South America in the spring to rock climb. I know she thought her photos of her adventures were exciting, I would describe them as kind of terrifying.

Garrett is in his fourth year in the Anesthesia Residency Program at Memorial University. He got engaged over the summer, and will be getting married the summer of 2025.

Sam is continuing to work toward his Red Seal certification in refrigeration, and is learning what it is like to be a home owner. He is also the proud owner of a Dalmatian named Charlotte, who we get to dog sit on a regular basis. Willingly, I may add.

Erica decided to take some courses from the Nova Scotia College of Art and Design (NSCAD) over the fall and take a break from her undergrad at Dalhousie. Stella and Summer are going to a new school and Erica felt she needed to be less busy.

Denise is continually going back and forth to Halifax to visit with Erica and the kids. Her flower beds continue to grow – there are hundreds of tulip bulbs planted for next year and myriad other perennials. She did take her hunting safety course this year, and is the proud owner of an over and under 20-gauge shotgun. She has yet to fire it – maybe next year.

Overall, I am thankful for all the good things going on with all of my family, and that everyone is healthy and doing well. I am also very grateful for all of our clients, and appreciate getting the chance to see you in the office and wish you all a great holiday and the very best in 2024!

Howard

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It is hard to believe that we are nearing the end of 2023. Looking back, I see how blessed and busy I have been. Both of my boys are doing well. My son Caleb made the Moncton Flyers Major U18 AAA hockey team this year. It was rewarding for me to see his hard work pay off as he put in a lot of effort to achieve this goal. My son Nico is enjoying Grade 7, and spent much of the summer getting around on his e-bike, playing with his friends, swimming, and visiting with my parents in northern New Brunswick.

Amanda and I took advantage of live music being back in full swing, and travelled to Quebec to see Depeche Mode and to Bangor to see The Lumineers. We also took the kids to Calgary to visit Amanda's sister and her family. This was the first time either myself or my boys had been to Western Canada. We had an amazing time taking in the scenery and visiting Banff, Lake Louise, Emerald Lake, and rafting on the Kicking Horse River just over the border in Golden, B.C. Professionally, it has been a year of growth for me. I obtained my Portfolio Manager Designation and entered into the first full year of my new role with The Tingley Mahoney Cyr Group as a partner. I am grateful to say the least. As with every year I can't emphasize enough what a great pleasure it is to work with all of my wonderful clients. From myself and my family, I wish each of you a warm holiday season and a happy and prosperous 2024.

Phil

The highlight for me in 2023 was coming together with my family to enjoy the World Juniors Hockey Tournament in Moncton. During the tournament, my son, Connor, kept me well informed about all the upcoming prospects and their stats for each team. It was wonderful having Andrea and Connor home and enjoying this tournament with Dara and I. It is nice to see more events coming to the Maritimes for families to enjoy together.

I find the best time of year for a road trip is September. This year, our travels took us to Nova Scotia, specifically Lunenburg and Mahone Bay. We enjoyed all the pumpkin spice we could find along our journey with the gorgeous fall colours. Such a beautiful coastal visit a few hours away from home.

Professionally, this year, I have taken on additional team responsibilities with my new role of Team Operations Manager, continuing to support my team in various areas of the business. In a few months, I will be celebrating 20 years with the Tingley Mahoney Cyr Group. I certainly understand the question, "Where has the time gone?" I've really enjoyed meeting all of you over the years and look forward to what next year will bring. Wishing you all a very happy holiday season with your families and friends.

Angela

2023 was a great year for our family! Caitlin and I have had a lot of fun with our two kids, Ella and Ben, as they took part in soccer, basketball, skating, skiing, dance, and musical theatre. We camped in Kouchibouguac, Fundy, and Gaspé in the summer, and spent many weekends in PEI. We are hoping for lots of snow this winter for skiing, our favourite family activity! We really got into skate skiing as well as downhill skiing throughout the COVID-19 years. You may see me whipping around Centennial Park on a lunch break, or in the evening when the conditions are good! We're looking forward to Christmas in PEI, and then we'll spend New Year's with my brother and his family in Calgary.

It was rewarding to become a partner this year with Howard and Phil, and obtain my Portfolio Manager designation. I'm enjoying our new office space, and after 22 years of working in this building, I get to be on the sunny side for the first time and I'm looking forward to getting some extra Vitamin D!

I had so many nice meetings and visits with clients in 2023. I'm very appreciative of all our clients, and I feel it's an honour to get to know you and your families so well. I wish you all a nice holiday, and hope you have a great 2024. I look forward to many meetings with you and your families in the New Year!

Jeff

With last year's kitchen and bathroom renos now complete, my wife, Jennifer, and I were able to relax a bit while taking some time to visit family in PEI and Nova Scotia. We included some enjoyable trips to Grand Manan and Saint Andrews. We also enjoyed visiting childhood friends "from away" who come back to Nova Scotia to spend their summer months at their cottages on Lochaber Lake – located south of Antigonish – where we were treated to a nice evening boat cruise. I have many fond childhood memories with my dad on this lake and surrounding area going swimming, camping, fishing or hunting in the fall. It's always nice to get back to visit there when I can. Meanwhile, our two sons continue to work away in the trades they have chosen. I would like to wish you all a wonderful holiday and a happy and healthy 2024.

Joe

2023 has brought a few highlights for me – the first one being Shawn and I celebrating our 10-year anniversary together on New Year's Eve with a few of our close friends and then we got engaged during the summer on our way home from a weekend away together in PEI. We have been enjoying planning our wedding for June 2024 – at a beautiful venue in PEI, not far from Shawn's family's cottage.

Spring came along with a whirlwind of emotions as Shawn and I had our first getaway to the beautiful beaches of Punta Cana together. We were able to unwind quickly the first few days but then got a shocking call



from my family that shattered both of our hearts. We lost two people who are very important to us within just three days – my aunt Susan and my grandmother Isabel. Coming back from that trip was very difficult in many ways as we continue to navigate through the stages of grief.

During the summer, I went on an adventure with my mom, nieces and cousins on a road trip to Quebec City. We also made lots of memories during another family vacation in Scotsburn, Nova Scotia – where my maternal grandmother grew up. We even found the house she grew up in! My oldest niece, Hailey, celebrated her sweet 16, Madyson is now 12 and Emma is 9. I enjoyed learning how to play pickleball, stand-up paddle boarding and went to a few beach yoga sessions this summer, which led to my newfound favourite pastime – hot yoga.

Professionally, this November, I am also happily celebrating 20 years in the financial industry – even though it feels like I started out just a short time ago. We opened our home to new foster experiences earlier this year with a dog breed we have really fallen for – the Dachshund. Our first foster was a nine-year-old Dachshund named Kuechly, and then again, this fall, a five-year-old Dachshund named Zep. We have recently become foster-fail parents and adopted Zep into our home. We

think he fits just perfectly with our family and even Gizmo approves.

Here's hoping you have lots of beautiful memories in the new year coming and I look forward to meeting with you all and catching up on them from you. May the magic of the season fill your home and your heart. Wishing you all the peace and joy the season brings.

Jessica

It seems like a month ago I was writing this for 2022 as 2023 has gone by so quickly. It was a great year for my family and I with lots of trips around the province and some work done around the house. We did a couple of trips to our favourite spot, Mount Carleton, a couple of hikes in Fundy, and checked out some of the waterfalls around Bathurst. We spent a few weekends up on Washademoak Lake, boating and relaxing on the water. This year, my brother moved away to London, England, for a new adventure, so it looks like I will have to expand my travels outside of New Brunswick in 2024. My partner, Mattia, and I were busy around the house doing lots of projects with Mattia trying to teach me to be handy with limited success.

Christmas is always a great time of year to get to spend with friends and family, so I hope you all have a great holiday season and a very happy 2024!

Ryan Reid

I would have to describe this past year as both adventurous and fulfilling. In March, we took our first family vacation outside of the country. We went to Holguin, Cuba. The beaches were beautiful, and the snorkeling was amazing. I must say, it was the perfect family vacation to take as our first.

This past summer, we started building our cabin on our lot located in Fords Mills. Our goal for 2023 was to get the cabin "weather tight" before the winter. Mission accomplished! It's been a fun project to work on with my husband, Dennis. The boys, Evan (9) and Nolan (7), have enjoyed helping as well with hammering nails, holding the measuring tape, or simply passing over tools. We've been fortunate to have our family and friends help as well.

I've also been productive with my studies. This past fall, I completed the Practice Management Techniques (PMT) course, which was the last course required to obtain the Chartered Investment Manager (CIM) designation.

Wishing you all a wonderful holiday season surrounded by friends and family and all the best for 2024!

Melanie

For me, 2023 has been a year filled with great memories with friends and family. In the spring, my husband, James, and I took a family trip to Jamaica to reconnect with some of his family roots. We had the opportunity to meet with friends of his late father who took us to different parts of the island, brought us to the countryside and shared stories at places where they had all grown up. It was a beautiful way to explore the Caribbean and connect with his family history.

James and I spent the summer keeping active with lots of home renovations. We focused our time primarily in the backyard, replacing a deck and landscaping. And this fall, we've been busy working on a

nursery for our growing family. We're very excited to welcome our first child, expected in March 2024.

Wishing all of you a wonderful holiday season and Cheers to Happy & Healthy New Year to come!

Linh

2023 has been an eventful year for me. In January, while away on a trip to the Dominican with friends, I asked my long-time girlfriend, Holly, to marry me. Getting the ring across the border without her seeing it, or finding out, was a bit nerve racking but thankfully she said yes – otherwise it would have been a long trip! We are set to get married next summer and have already been busy wedding planning.

Over the summer, we spent most of our free time at the cottage. Holly's parents have a beautiful spot on the Washademoak Lake, and my parents have a spot in PEI. We enjoyed bringing our black Lab, Kevin, to swim and play on the beaches.

Unfortunately, on a rainy summer day, Kevin tore his knee playing fetch at the park in a fluke accident. It's been a long road to recovery. Thankfully, we had some very supportive and kind veterinarians, and Kevin had surgery for a new knee and is on his way to a full recovery!

Lastly, I developed an expensive new hobby... golf! I probably played over 50 rounds this summer, and probably lost five times that many balls. It's safe to say I didn't set any course records, but I look forward to playing again next summer regardless. It's a beautifully frustrating game.

I've been with the team now almost a year and a half, and it's been a pleasure meeting and getting to know so many of our clients. Happy holidays to you all and a happy new year.

Ryan BeLong

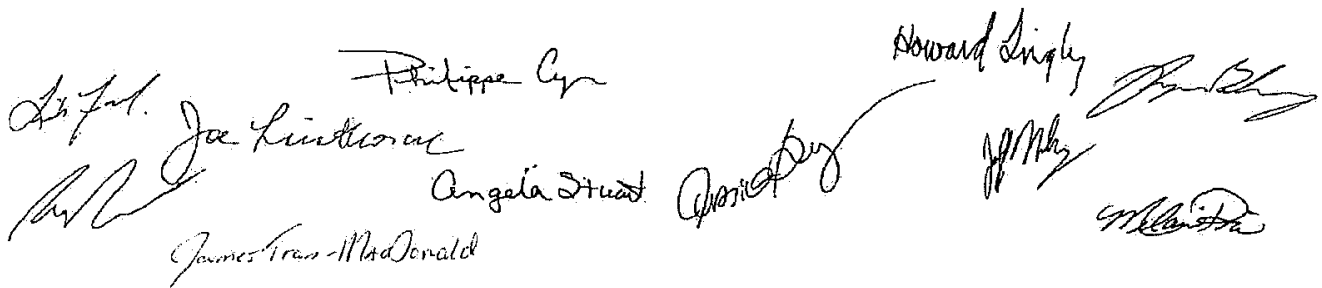
2023 came with many changes! I was welcomed with open arms to the Tingley Mahoney Cyr Group as a new

Administrative Assistant, and quickly formed connections with my peers. This past year marked my 10-year anniversary with RBC. My wife, Linh, and I enjoyed several great trips and vacations before we were blessed with the news that we would be expecting our first child, due in 2024. Our newborn will join our existing family of a German Shephard mix, Baylee, and our French Bulldog, Winston. In order to expand my knowledge and continue my path to better serve you as clients, I am currently studying for my Canadian Securities Course, with a tentative finish for mid-2024.

I have had the opportunity to meet many of you since starting with the team in summer of 2023, and look forward to meeting many more of you over the coming years!

Wishing you and yours a Happy Holiday and a Happy New Year!

James



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