# Wealth of Life

Wealth Management
Dominion Securities

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Welcome to this issue of Wealth of Life.

Fall, my favorite time of the year, gone are the hot humid days of summer, as well as most of the mosquitos and black flies. When my mom was alive she was at her happiest in the fall when the cupboards and freezers were well stocked for the coming winter. I am very much the same way. Our freezer has blueberries, currents, apples, rhubarb, freezer jam, and this year a bunch of sea bass. If I had put in a garden then the cold room would have had potatoes, carrots, beets, etc. We have a wood/electric boiler so I love piling in the winters wood as well.

I have been a hunter my whole life and I so enjoy slow walks on a cool October morning, sun out, spectacular fall colors all around, looking for partridge. Followed up by sitting in a stand on a really cool November morning waiting for deer. I am in the woods more in October/November than any other time of the year. This of course is very meditative and I find myself reflecting back over the year.

I have always been very competitive and I have a tendency for wanting perfection and thus I can easily get focused on the 5% that didn't get done or what could have been done better and not on the awesomeness of what did get done, or on the awesomeness that exists in your life already.

You tend to become that which you spend your time thinking about so I find the slowing down of fall helps me to get refocused on the positive.

One thing that I am very thankful for is all the great families that we get to work with on an ongoing basis, thank you for the trust you place in us.

It was an exciting summer this year as we had two weddings within the team as two of our team members got married. Congratulations to Jessica Berry, now Jessica Fowlie and Ryan Belong. We are including some pictures and details to bring you up to date with these exciting events.

Next, we are including some information on a partnership between RBC Wealth Management and Cleveland Clinic Canada. Your wellbeing and health are very important to us, so we are excited to share more information to those who are interested.

We hope you have time to try and make this highly requested meatloaf — a recipe that our very own Joe Linthorne makes which has became a staple here in the office, whenever a potluck fundraiser is planned.

We hope you can enjoy this recipe while listening to our featured podcast which is a compilation of Berkshire Hathaway Annual Shareholder Meetings (since 1994). Berkshire Hathaway's annual report is available online each spring, and highlights the company's continued strength and disciplined investment strategy under the leadership of Warren Buffet and insights into his philosophy on management and business.

Lastly, we are including some information and resources to help our clients and their families build life-long financial literacy skills.

Have a great fall and remember to take some time to reflect back on the year and be thankful.

*Howard*

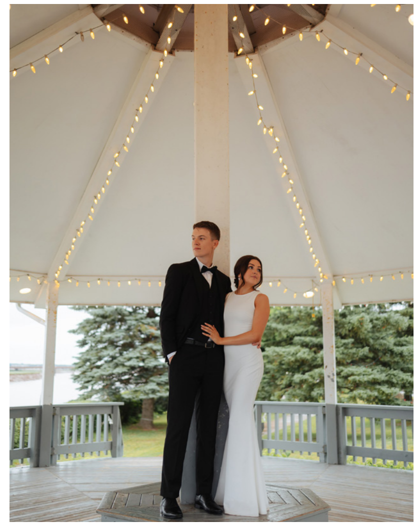
# Celebrating Love: Two of Our Team Members Tie the Knot This Summer

**Summer of 2024 was truly a special one as our team had double the reason to celebrate. Two of our own said "I do" to their partners and embarked on exciting new chapters in their lives. Surrounded by the warmth and love of our team members and their loved ones, both of these weddings were days filled with joy, laughter and unforgettable memories.**

On June 8th, Jessica Berry became Jessica Fowlie when she married her partner of eleven years, Shawn Fowlie along the stunning shores of Prince Edward Island. Their outdoor ceremony was held at New London Carriage House, just a few minutes away from Shawn's family cottage, surrounded by family and friends. To everyone's surprise, two horses made an appearance during the ceremony, adding a little extra magic. Although the forecast called for rain, the skies cleared just in time, allowing for a beautiful and memorable day.

Just a few weeks later, on July 6th Ryan BeLong exchanged vows with his long-time girlfriend, Holly Leffley — now Holly BeLong. Their wedding was held at the Spruce and Iron, nestled in the heart of Riverview overlooking the Moncton Golf Club. Though the weather didn't cooperate, a quick switch to an indoor setup turned what could have been a soggy affair into a night to remember. The evening was filled with laughter, dancing, and the start of a beautiful new chapter for Ryan and Holly.

We couldn't be happier for Jessica, Shawn, Ryan, and Holly as they begin their new chapters together. Wishing our newlyweds huge congratulations!

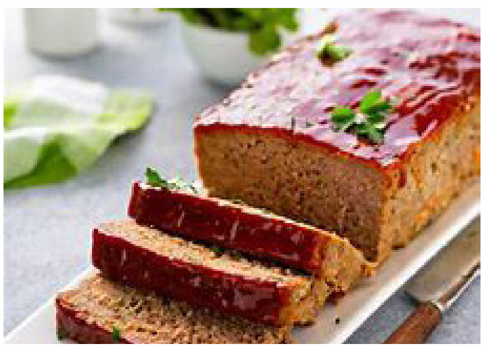


# Helping you put your health first: RBC Wealth Management announces a collaboration with Cleveland Clinic Canada

RBC Wealth Management is pleased to announce its strategic relationship with Cleveland Clinic Canada. Cleveland Clinic is a world-renowned medical institution and a nonprofit academic medical center that has provided high-quality patient care for over a century.

Over the past decade, many clients have benefitted from wealth management services, which demonstrates care for clients in a number of ways such as discussing estate planning, business owner planning, Trusted Contact Person, and financial literacy for the next generation. While achieving and maintaining wealth is important to our clients, maintaining their health is also a priority. The ongoing relationship with Cleveland Clinic Canada will make it easier for RBC Wealth Management clients to access trusted health information and services, to help them age well.

Reach out to us for more information and let's talk more to see how your health plan and wealth plan intersect.



### Souperior Meatloaf
By Joe Linthorne

**Ingredients**

- 1 pouch Knorr® Recipe Onion Soup Mix
- 2 lbs (1 kg) extra lean ground beef
- 1/2 cup (125 mL) plain dry bread crumbs
- 2 eggs
- 1/2 cup (125 mL) ketchup

**Directions**

1. Preheat oven to 350°F (180°C).
2. Combine all ingredients in large bowl.
3. Shape into loaf in 13 x 9-inch (3.5 L) baking or roasting pan.
4. Bake uncovered until done, about 70 minutes.

Let stand 10 minutes before serving.

# Podcast feature:

### Berskshire Hathaway Annual Shareholder Meetings (since 1994)

Berkshire Hathaway Annual Shareholder Meetings (since 1994) Podcast Series - Apple Podcasts

# Helping your family build life-long financial literacy skills

**Financial education, combined with professional advice and practical experience, can help set the stage for a lifetime of informed and confident financial decision-making. But financial education isn't always easy to find.**

That's why our team supports our clients and their family members as they develop their financial literacy skills.

McGill Personal Finance Essentials course, developed in collaboration with RBC Future Launch and The Globe and Mail, is a free, online course available to anyone interested in improving their financial skills and knowledge.

With eight individual learning modules taught by McGill University professors, the course covers everything from debt to investing, budgeting to real estate. The modules consist of one or more videos with a quiz at the end of each one, so you can test your knowledge before moving on to the next. The best part is, you can learn at your own pace and take the course on your schedule.

### McGill Personal Finance Essentials: Learning Modules

1. Introduction to personal finance
2. Budgeting and saving
3. Your money: today and tomorrow
4. Understanding debt and borrowing
5. The art of investing, part 1
6. The art of investing, part 2
7. The realities of real estate
8. Behavioural finance

A McGill Personal Finance Essentials attestation of course completion is awarded to those who complete and pass all eight modules.

Basic financial skills are necessary to achieve the goals you have in life. And it's never too early – or too late – to learn them.

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