

THE MOUNTAIN PASS



Carte
WEALTH MANAGEMENT INC.
RISK MANAGEMENT INC.

Summer Newsletter



Happy Summer!

I believe that we should give thanks every day, not wait for a cold day in October to do it.

I believe in living graciously, that we should think of the little things that we have in life rather than what we don't have.

I believe that we live in a country where, if the table is too short, we should build a bigger table rather than turn someone away.

I believe that if someone says that something has happened to them we should believe them and look further into it for them, not 'shush' them and pretend they never said anything.

I believe that if someone asks for help, help should be given to them. We shouldn't wait for them to ask, either, but we should offer our help. But, we shouldn't offer it as if we know what they want or need. We should ask what they want and move forward from there.

I believe that if you have a voice that can be heard, you should make it heard. Make it heard so that the world knows what your beliefs are.

I believe that if you have a dream that it can come true.

Martin Luther King Jr started his speech with "I have a dream" and John Lennon's words added to it: "A dream you dream alone is only a dream. A dream you dream together is reality."

Let's start dreaming of a better world together.

- Trevor

In the end, reconciliation is a spiritual process, which requires more than just a legal framework. It has to happen in the hearts and minds of people.

- Nelson Mandela

FEATURE BUSINESSES



Debbie Stanley, Estate Transition Planners Canada

Estate Transition Planners Canada was founded with the desire to help families through one of the most difficult times in their lives. Death is not a topic that is very popular within our culture and community, however everyone will be touched by the milestone at some point in life. Debbie Stanley, the founder of ETP Canada saw an unmet need within the community and knew that she could change the way that Canadians perceive estate administration.

ETP Canada's mission is to help Canadian Executors successfully administer an estate from start to finish and to provide a local, "non-bank" Executor option for clients that are looking for a qualified professional for their own estates. Debbie's belief is that ETP Canada can be the friend that every Executor should have throughout the estate administration process. Whether it is guiding Executors through the everyday aspects of an estate after the loss of a loved one, preparing estate accounts for presentation to beneficiaries, or acting as a Professional Executor for a client who has chosen ETP Canada, Debbie and her team are a part of the journey every step of the way.

Debbie's vision for making the estate process easier for families has been recognized several times. She was awarded the 2017 Rhyze Award by Innovation Guelph, recognizing local female entrepreneurs who exemplified ingenuity, passion, and perseverance. In 2019, ETP Canada was awarded the Emerging Business of the year by the Guelph Chamber of Commerce. To learn more, visit etpcanada.ca.

Darryl Smith, Smith's Meats

Looking for gourmet-quality meats delivered right to your door for an affordable price? Smith's Meats, created by Darryl Smith, is your new, friendly, community-oriented butcher that will bring you great tasting, hand butchered meats without butchering your budget!

Darryl spent his entire working career in hospitality, starting at age 17 as a pizza maker at an Italian restaurant, completing school for Restaurant Management, working in kitchens, making and serving food and drinks at high-end restaurants, and eventually becoming the General Manager of a Fine Dining Steakhouse.

Having reached his goal in the restaurant industry, he began looking ahead. He knew that the industry did not offer the lifestyle he wanted with his growing family, so began studying the craft of Butchery. This started a 5-year journey of learning as much as he could. The pandemic provided the catalyst he needed to start his business. He never imagined that he would witness people lining up outside shops in the dead of winter to buy food! Home delivery was clearly the way forward, but how could he be unique? Well, Darryl's a people-person. Making good food, and having good conversations, those are two things that he excels at!

Meats don't need to be the most expensive portion of your grocery bill, and you can buy meats while supporting your community and a local entrepreneur. Darryl is honest, humble, and most importantly, reliable. Learn more at Darryl's new website, smiths-meats.com.





Cathy Smith and Will Rootham-Roberts, Rootham's Gourmet



Rootham's Gourmet Preserves in Puslinch was founded by Marilyn Rootham in 1983. Marilyn used her small business as a way to put the bountiful harvest from her family's garden to good use, selling preserves to neighbors and at local farmers' markets. Over time, she developed recipes that have become perennial favorites such as Rootham's Tangy Red Pepper Jelly.

Cathy Smith, who grew up with the family, joined Marilyn in the business in 1986, and Marilyn's son Will joined the company in 2010, eventually taking over the business. While they have developed new products and expanded the business, the company's commitment to craft food production - local, small batch and all-natural - remains unchanged. They're proud to be part of Ontario's food and drink scene: a setting of incredible diversity in locally-sourced, delicious food.

Cathy's idea of a perfect weekend usually includes a visit to the Aberfoyle Farmers Market in-season. It's just down the road from the shop and she can always count on finding some food she's never tried before. And of course, Cathy does some local shopping!

Will loves all kinds of fruits and vegetables, but after a long winter, he's ready to experience all the produce of the growing season. His favorite way to use preserves is to add them to a charcuterie board. Rootham's Tangy Red Pepper Jelly or Caramelized Onion Chutney really adds a 'WOW' factor to prepared meats and cheeses! For more information, please visit roothamsgourmet.com.

Here's The Deal (from Three Best Rated):

"Wright Wealth (Guelph) Inc. provides complete financial planning and wealth management for clients in Guelph. Their responsibility is to consider your financial needs at every phase of your life, accumulation, growth, preservation, and transition of your wealth. In addition, they aim to build long-term relationships with their clients.

The objective of creating a vision and a roadmap is to identify these critical events ahead of time and prepare for the financial impact they will have on your life. Their job is to ensure that their clients and their families have the financial security to fulfill as many of their goals as possible. If they plan properly, some of the insurance can even come into play many years down the road to cover tax liabilities arising from your estate or help to create tax-free income in retirement. Wright Wealth will be right there with you, making the necessary adjustments to ensure your vision and roadmap keeps pace."





Financial Planning - Supporting Your Life's Roadmap!

As we move through life, we all have certain signposts - or significant events - that occur along the way. The objective of creating a vision and a roadmap is to identify these important events ahead of time and prepare for the financial impact they will have on your life.

When people hear the words 'financial planning' they generally think of 'retirement planning'. This is certainly an important part of an overall financial vision and roadmap, but we need to look at additional points when your finances may be most vulnerable.

When is that? - Prior to retirement, during your working career.

This is where proper insurance planning comes in as a big part of your overall vision and roadmap. If, heaven forbid, you don't make it to retirement due to premature death or a serious disability or disease, my job is to ensure that you and your family have financial security, so you can fulfil as many of your goals as possible.

If we plan properly, some of the insurance can even come into play many years down the road to cover tax liabilities arising from your estate or help to create tax free income in retirement.

My responsibility is to consider your financial needs at every phase of your life, accumulation, growth, preservation, and transition of your wealth - which is why I aim to build long-term relationships with my clients.

As your needs change, I will be right there with you, making the necessary adjustments to ensure your vision and roadmap keeps pace.



Your homework this summer: Let's get together! Head on over to mymoneygaps.ca and book a time for a chat!

Weekly Wednesday Webinar's With Wright Wealth!

Examples of webinar topics:

- Aunt Millie's Estate
- Responsible Investments

Webinars are held via Microsoft Teams

Email trevor@wrightwealth.ca for more info or to be put on the invitation list.



(*) Life Insurance, Group Benefits, segregated funds and services provided through Group Medical Services, Financial Horizons Group, The Edge Benefits Inc., and Carte Risk Management Inc. (**) Mutual Funds provided through Carte Wealth Management Inc. (***) Banking products & services offered through referral arrangement. (****) Tax preparation and services provided through Touchpoints Tax Preparation Services.

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