

Your Quarterly Update

- *Creating Dependable Income
Today, Tomorrow, Together* -

www.thedennis-rawsonwealthadvisorygroup.com



We hope that everyone had a great Thanksgiving and is enjoying the fall season. With winter ahead – many of us have travel plans which is a great segway into BMO Cross Border Services.

BMO Cross Border Services: Banking in the US hasn't always been seamless and now BMO has a dedicated Cross Border team specifically for our BMO Private Wealth Clients. From no fee USD banking with unlimited transactions, USD credit cards and USD mortgages. Please feel free to preview the website for more information: [Private Wealth Cross Border Solutions - BMO Private Wealth](#) or contact Shawn Pitre at 519-344-6872 or shawn.pitre@nbpcd.com and she can connect you with a Cross Border Specialist.

GICs and CDIC Insurance: Are you tired of calling multiple institutions to negotiate the best GIC interest rates. Did you know that we have access to over 30 different GIC issuers? Everyday BMO Nesbitt Burns generates a GIC List with the top GIC interest rates that are posted from various financial institutions. You can be confident that you are obtaining the best GIC interest rates with maximize CDIC insurance coverage on one statement with BMO Nesbitt Burns. Crista Cole manages our GIC purchases and renewals. She creates a spreadsheet for each GIC client to ensure that we fully maximize CDIC insurance on your principal and the interest earned. If you want to find out more on our GIC offerings and CDIC insurance coverage we can provide, you can contact Crista directly at 519-344-4771 or crista.cole@nbpcd.com.

Save the Date: The Dennis-Rawson Family Movie Day is coming up. This year it will be held on Sunday, November 26 at 2pm. The invites will be out to you soon.

In our last newsletter we discussed Joint Bank Accounts with Adult Children and the Deed of Gift Letter that is required to avoid probate. We had a lot of calls and emails about this topic. We wanted to continue the conversation, so we have included an article with this newsletter: Six Tips for Talking to Adult Children About your Family's Wealth. The article provides guidance on how to start the conversation, the importance of language used and setting guidelines with goals. These conversations are important to preserve family dynamics, to ensure that your wishes are carried out, alleviate stress and to start educating your adult children on finances so that they are prepared for the generational transfer of wealth.

On the Local Front: Whether you don't have the time, cooking isn't your thing or looking to revive your menu, Urban Jars is the nutritious solution that you have been looking for. Urban Jars was founded in 2015 by Natalie Gaunt. Natalie has a strong background in nutrition, keeps her business very personal, and she knows what Moms want. Easy skillet dinners, Lunch Jars, Breakfast Jars, Protein Bites, Kids Jars and Frozen Soups are on the menu and delivered to Sania. There are so many flavours and options to choose from and they can cater to any modifications that you may need. Skillet Jars are custom where you can pick your base and flavour, and ready in under 5 minutes. Breakfast Jars include chia seed puddings, just add an egg jar to create an omelette, overnight oats, and yogurt parfaits. The Lunch Jars are an easy, nutritious solution for your busy day. Jars are stacked in a manner that keeps them fresh for 7 days so you will never be without. Currently the closest location is St. Thomas, making a 1 stop delivery drop off in Sarnia, so that we too can enjoy the convenience of eating healthy. To get started, you create your profile and place your order via website or the Spaces by Wix App (for the app use code AVVKS5). Orders need to be placed online by 5pm on Tuesday. All ingredients are sourced on Wednesday, while Jars are created Thursday afternoon and then delivered Friday. The delivery time is between 3-8pm and there is communication to advise when you can pick up your jars and bring your empty jars to leave behind to be recycled. Natalie believes that you should leave people better than you found them and offers many healing services in her home such as yogassage, thermal cycling, retreats and many more that you can review on the website along with her team members and a full menu: www.urbanjars.com. You can also follow Urban Jars on Facebook and Instagram. And it gets better - the Jar Love Program gives members points for discounts on your future orders along with offers and promotions that are sent out weekly. Natalie recommends for those trying Urban Jars for the first time to order a starter kit that includes the famous Taco Jar. Peek at the website and start enjoying nutritious, delicious, and convenient meals next week.



Included in Your Quarterly Newsletter:

- Your Quarterly Performance
- Six Tips for Talking to Adult Children About your Family's Wealth

We wish you all the best in the upcoming holiday season, Jordan, Dave, Crista, Shawn, Niki & Abby



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