

ISSUE XII | SPRING 2022

OCEANFRONT NAVIGATOR

Our seasonal lifestyle newsletter focuses on finding fulfilment in our daily lives and optimizing our **Return On Life**.

BRIAN & ROSE BLAMEY

And the charming life
they've created in France.

Spring into
the new
adventures that
await us!

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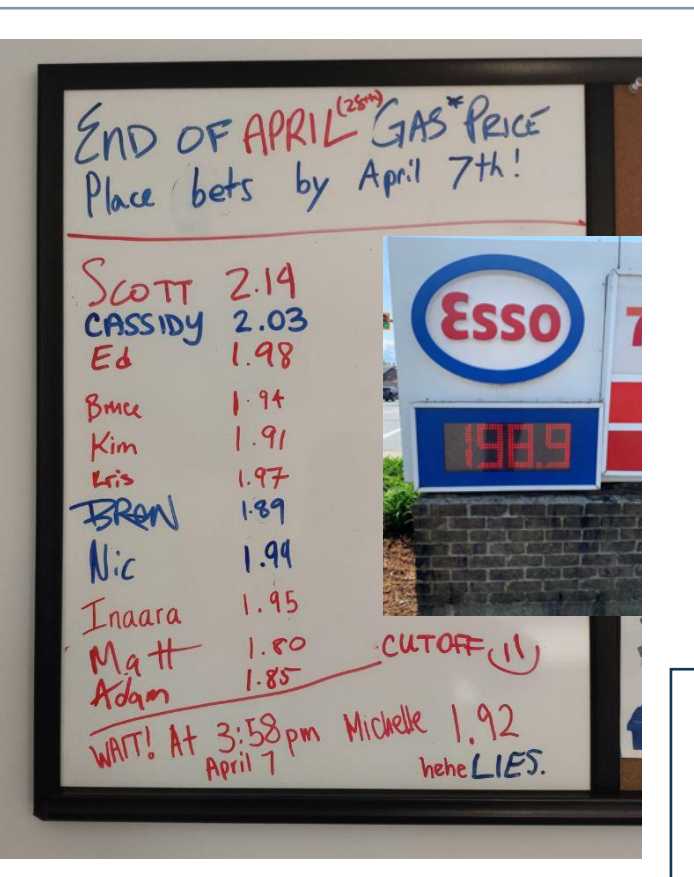
WEALTH INC.

'SPRING SHOWERS BRING...

As we step into Spring, we are excited with anticipation for all the new adventures that await us. So far, this year has flown by, and has bombarded us with classic, unpredictable, Vancouver weather. Not to mention, gas prices have been the talk of the town - as a fun event, the team held **a competition where team members attempted to predict the gas price by the end of the month.** The person who came closest would win bragging rights - congratulations to Nicholas for his strategic guess at 1.99

It's a new year for us all, but **one thing remains constant at OceanFront: ensuring that our clients and their families enjoy the best Return On Life possible.** We'd like to mention that we are looking forward to reconnecting with clients on a in-office basis as we have started to return to working at the firm through a hybrid transition period. It's been great to meet together in-person finally, and the laughter and jokes that have been exchanged truly brighten up the space!

In our Spring 2022 edition of the Navigator, we'd like to introduce **Brian and Rose Blamey**, and explore their current, and successful, transition into the financial independence of life.



Brian and Rose Blamey met in 1988. She was a recreation team runner and met Brian at the post-race party for the **Haney to Harrison relay in 1988** through a common acquaintance.

"The rest, as they say, is history," Rose chuckles.



Brian & Rose's home in West Van.

Early on in their relationship Rose lived with her brother in Burnaby, and Brian rented a space in Kitsilano.

They moved to the North Shore in 1995 and lived in Norgate for ten years before relocating to their current home, a beautiful property in West Vancouver. **At first, Brian was hesitant to make the move to West Vancouver** but was pleasantly surprised at how welcoming and cordial everyone was. They met more neighbours and visited more houses in their first year in West Vancouver than they had in the previous ten years at Norgate.

a business coach... encouraged him to venture outside of his comfort zone.



Brian & Rose in Tanzania.

As Brian enters financial independence, he is **transitioning away from a 38-year career as a partner at a Vancouver accounting firm.** He developed a successful practice within the firm, which took a tremendous amount of energy, especially early on in his career. Brian had to find a way to bring clients into the practice but struggled with networking; **he joked that taking out people for lunches felt like "going on first dates,** afraid that they'll reject you". To combat this, he trained diligently with a business coach to learn how to improve his networking skills, who encouraged him to venture outside of his comfort zone, with a focus on giving presentations to large groups, which was a successful practice building strategy over time. Brian even went to the lengths of joining Toastmasters to improve his public speaking skills. He went on to admit this was primarily to prepare for his wedding toast, as he knew he wouldn't be able to avoid speaking at his own wedding!

While Brian was establishing roots in his profession, Rose was rediscovering hers. At the time, living paycheck to paycheck, she pursued her law career despite **her true passion for gardening and design.** When the circumstances allowed, she enrolled in a design school at night while juggling her full-time job at the law firm. She went on to build a successful garden design company, even helping form a network of similar, local, design companies.

Sunflower fields in France.



LA MAISON

A beautiful new (old) home in Labarthe-Bleys

Don't
Rennie's eyes
look wise?



Rennie after a 20 hour journey.



Hilltop village near to their home.

Rose and Brian have always made it **a priority to spend a significant amount of time giving back to their community**. Choosing what causes they support is an important decision – their focus has been on animals, children, and the elderly. Rose spent a lot of time and energy helping at the Vancouver Orphan Kitten Rescue Association (VORKA), because she adores cats. They, too, have a lovely cat named Rennie! Brian has volunteered for the past three years filing tax returns for low-income seniors, which he describes as a “rewarding and an enjoyable experience”. Because of his accounting expertise, and willingness to help, he has become the “go-to” volunteer for difficult returns.

Now, with financial independence on their doorstep, they wanted to explore new opportunities. Taking a leap, they decided to purchase a home in France, finding a beautiful home in **a wonderful village called Labarthe-Bleys, in the Tarn region of France**. They began taking annual vacations to France in 2007, bringing their bikes with them every year. They discovered that, the years they’d spent vacationing in various regions of France, gave them the insight to know the style of home, and area, that suited them best when they did buy their home in 2016. They never intended to buy a house in France, but it “just kind of happened out of luck,” according to Rose.

*“just kind of happened
out of luck,”*

Their Provence-based friends were the ones who highly recommended the Tarn, as it is an amazing location for cycling. They chose this region because they valued a near-by larger grocery shopping centre, good cycling areas, and close proximity to an international airport. The icing on the cake was that the former owner, Margaret, left almost everything in the house behind for them, as she was moving back to Australia.



French home, front entrance.



Courtyard of French home.

"It's been so awesome, you're meeting new people all the time, learning a new language, and everything is just new, in a very old country. You learn new roads to ride on and you can do road trips to anywhere in Europe." They plan to go to the UK in June, flying to Edinburgh first, with plane tickets only costing \$55! **They currently plan to spend half of the year in France and the other half in Vancouver** – Brian says it sometimes feels as if they're abandoning life and friends in Vancouver- so they strive to stay in touch with everyone, since old and new friends are both important. "It's almost like living a double life where you get the city life in Vancouver and the country life in France." Rose laughs, *"I love it here, I'm a country girl."*

As a benefit of our new virtual, remote working environments, both Brian and Rose have been able to maintain a large amount of their volunteer activities while in France. Brian has also been able to take full advantage of his remote office and remain active in his firm from overseas, including during the recently passed 2022 tax season, as he continues his transition out.

The area is amazing for cycling, a passion both Brian and Rose share. The weather and scenery are unbeatable. **Seemingly endless roads, with little traffic and a landscape full of architecture and history.** In some directions, they can ride for "25 kilometres before they hit the first stop sign". In the Fall, some of Vancouver's wettest months, the weather in France is "absolutely gorgeous" and perfect for exploring the countryside. Brian is currently taking full advantage, as he is training to qualify for the Gran Fondo World Masters cycling race in September, best of luck, Brian!

"Living in the country, it's a small community and everyone says hello with **so much warmth that you don't get in the city.**" Rose adds, and they can just swing by someone's house and hang out, everyone is always looking out for one another, and there is so much "camaraderie". When they ride by neighbours or friends on their bikes, they would shout out, "welcome home!" In comparison to Vancouver's face-paced, keep-to-oneself hustle, this feels like a warm embrace.



They first met at a post relay race party!

Brian & Rose doing what they love best!

À TRAVERS LA CAMPAGNE EN VÉLO

"Do things you enjoy, find causes you're passionate about, volunteer, and learn new skills."

When we asked Rose and Brian for advice and wisdom on dipping one's toes into retirement or "graduation" as Brian calls it, they stated **it was crucial to create a transition plan rather than jumping from "full time to no time,"** as this could leave you bored and without a sense of purpose. Rose said that many people hold on to their jobs and struggle to transition into retirement due to a lack of other interests and hobbies – this is especially difficult for men because their career often becomes a large part of their overall identity. It's also difficult to plan for retirement as a couple because each person still has their own life and pace to maintain.

"Do things you enjoy, find causes you're passionate about, volunteer, and learn new skills."

When we think about retirement, we may generalize it with a life of relaxation, but we may easily become bored, so **it's crucial to always have a variety of activities and interest to explore and have fun with it!** Prioritizing what you value, and what will bring you happiness, then working towards it will help you transition into the next, exciting, phase of life.



THANK YOU

We hope you enjoyed Brian
& Rose's story in this edition
and **we look forward to
connecting with you** in the
next one.

Thank you sincerely and
cheers to the future we create
together!