

ISSUE XIII | SUMMER 2022

OCEANFRONT NAVIGATOR

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

MAURICE & VICKI RICHARDSON

From New Zealand to Canada
and all places in between!

**WE SHARE OUR
SUMMER HOLIDAY
ADVENTURES**

See what our
team has been
getting up to!

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WEALTH INC.

'WE TRULY ENJOYED OUR SUMMER!

We are a close-knit group and enjoy spending time together doing the things we love. This includes good meals, getting outdoors and laughing together. In June, we hosted a potluck breakfast to kick off **Professional Wellness Month**. Everyone brought in delicious delicacies, including apple caramel pancakes, savoury salads, bacon-wrapped asparagus, chocolate fondue and Taiyaki—a delightful Japanese fish-shaped cake. It is safe to say that **we all ate like royalty** that day!

During the month of June, each team member was free to focus on wellness in a way that most resonated with them. Some walked every day, some embarked on cleanses and daily meditation routines, while others got outside to experience nature. This initiative helped to empower our team to adopt proactive activities for improved physical, mental and emotional wellbeing.



VACATION MODE

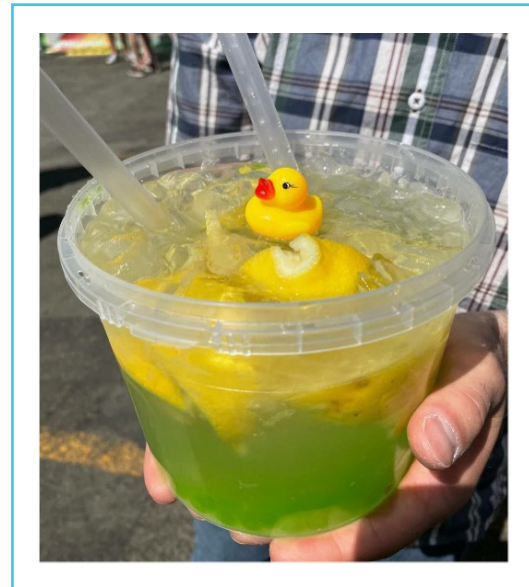
A spotlight on a few of our team's summer experiences.

Nic sure made the most of his summer!



Nic in Bilbao Spain.

In July, our Portfolio Administrator **Nicolas Gimenez**, went on some exciting trips. The first of which was to **Bilbao, Spain**, to attend his cousin's wedding. Bilbao is located in Basque Country in the north of Spain, home to Euskera, the oldest spoken language in Europe. **The city boasts some of the most unique architecture in the world** and has a very distinct culture. The wedding took place at Castillo de Arteaga, a magnificent castle that was rebuilt in the 19th century by a nephew of Napoleon Bonaparte. The castle features a 13th century Gothic tower and now has been transformed into a beautiful boutique hotel.



The famous rubber ducky lemonade.



Nic & his partner at the Calgary Stampede.

Nicolas and his family also enjoyed a fun-filled week exploring downtown Bilbao with its amazing shopping and dining experiences.

In addition to European travels, Nic and his partner also attended the exhilarating **Calgary Stampede**. They watched rodeo events, visited carnivals and indulged in some guilty pleasure foods, such as the famous rubber ducky lemonade bucket!

In August, our Wealth Advisor/Portfolio Manager, **Adam Carris** purchased his first condo in Burnaby and then grabbed his backpack to embark on a long-awaited excursion to Europe. **Ireland was his first stop where he visited the stunning Cliffs of Moher and enjoyed the live music found throughout Dublin and Galway.**



Adam in Portugal.



Adam and friends at Tomorrowland.



Another view in Portugal.

Adam then arranged a trip to Belgium, with friends from Canada, France and Colombia, to attend Tomorrowland — **one of the world's largest electronic dance music festivals**. He then went on to the Algarve in Portugal, to experience the delightful cuisine and culture, and bask on the famous beaches. While striving to work on his non-existent tan, Adam fulfilled his need for adventure by enrolling in surf lessons and scuba diving 30 meters under frigid waters to explore the inside of a sunken shipwreck.

All in all, our team has had an amazing and adventurous summer!



In this Summer 2022 edition of Oceanfront Navigator, we are proud to feature our clients **Maurice and Vicki Richardson**, and share the highlights of their life journey toward a happy and financially secure retirement.

Maurice and Vicki were born and raised in **New Zealand**, one of the most scenic countries in the world. They met at university, where **Maurice attended dental school** and

“Ironically, he was afraid of dentists as a child”

Vicki was studying to become a professional dietician. After graduation Maurice worked as a dentist in a local hospital and in a private practice for several years. Ironically, he was afraid of dentists as a child, and would freak out about getting needles. At the time he often thought, “Who would ever want to be a dentist?”. That fear eventually turned into a strong desire to make dentistry more comfortable for people — to help them have a better experience. This was the main reason Maurice chose dentistry as his life’s work.



“Maurice and Vicki had an intense yearning to have an overseas experience.”

Like many “Kiwis”, Maurice and Vicki had an intense yearning to have an overseas experience.

They arrived in Canada in 1976 with expectations of a great life adventure.

Their initial plan was to stay in Canada for only a couple of years, but ultimately decided it was the place they wanted to call home. In 1981, Maurice bought a dental practice in **Fort Langley, British Columbia**, and spent more than 40 years as a successful and caring dentist.

By the time 2020 rolled around, with the unprecedented social distancing and economic impacts of the COVID-19 pandemic, Maurice felt he had to retire. The couple was fearful that they did not have enough savings to transition into a successful retirement given the state of financial markets, however, **Oceanfront provided guidance that helped illuminate their current financial picture** and that it indeed made sense to retire. Nevertheless, retiring abruptly was bittersweet for Maurice since he loved working with his staff and patients, many of whom he considered friends.





Maurice & Vicki at Aoraki / Mount Cook.

"Maurice and Vicki are truly living the best possible life."

UPCOMING TRIPS AHEAD!

It sounds like Maurice and Vicki have found many incredible ways to fill their time.

Maurice and Vicki are now enjoying their retirement immensely. They spend a great deal of time with their four adorable grandchildren, including taking family camping trips in their trailer to beautiful destinations in BC and across Canada.

When Vicki is not busy with her grandchildren, she enjoys socializing with her close friends who get together regularly to hike, cycle and kayak. **She is also being tutored in French** in preparation for an exciting upcoming trip to France with Maurice. The busy couple are also part of a large 60-person choir called the Langley Community Chorus, with Maurice serving as President.

Maurice has a lifelong passion for photography which began when he was just 8 years old.

Since retirement he's been able to nurture this more and particularly enjoys taking pictures of wildlife and landscapes. Apart from traveling with family, **Maurice and Vicki take yearly trips back to New Zealand**, and have plans to visit other new and interesting places. One of their most exotic upcoming travel goals is to swim in the Arctic Ocean. They are planning to drive up to Tuktoyaktuk in the Arctic Circle, a 47-hour trek from Vancouver!

Maurice and Vicki are truly enjoying a wonderful retirement and living the best possible life with the financial plan they have in place.

We thank them for sharing their life journey toward financial freedom with us. This kind of **'Return on Life'** is what we strive to help our clients achieve.



THANK YOU

We hope you have enjoyed our office update, team travel adventures and the story of our clients, Maurice and Vicki. **We look forward to connecting with you** in our next edition of the Navigator.

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

Photo credit: Maurice Richardson ©

Photo by Maurice Richardson