

ISSUE XI | WINTER 2021

# OCEANFRONT NAVIGATOR

Our seasonal lifestyle newsletter focuses on finding fulfilment in our daily lives and optimizing our **return on life**.

## BILL & JENNIFER TURNER

And the unexpected retirement journey they've had so far.

Cheers to a  
Happy New  
Year and  
prosperous  
2022

WE SHARE OUR  
FESTIVE OFFICE  
ACTIVITIES

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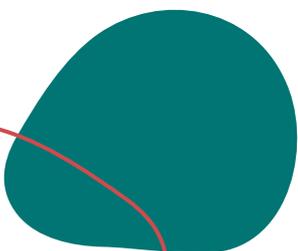
# OCEANFRONT

WEALTH INC.

## 'TIS THE SEASON TO BE JOLLY

The launch of OceanFront Investment Counsel Inc. on to our new platform has been the highlight of the year, as it's a project our team has been excited about for three years. The team has been working tirelessly with clients during the transition and it's been all hands-on-deck from every department. We are dedicated to creating a path to the future as **our shared purpose is to provide financial peace of mind for our client families for generations to come.**

With all the festive energy during this time of year, we decorated our office for the holidays. We have a lovely tree, covered with blue themed ornaments, candy canes for the taking, poinsettias, red berry stems, and a Nespresso advent calendar as we have some avid coffee lovers in the house!





Our year was capped off with a wonderful Christmas dinner for the entire team and their significant others at **Blue Water Café**, who did an amazing job creating a space where everyone felt comfortable.



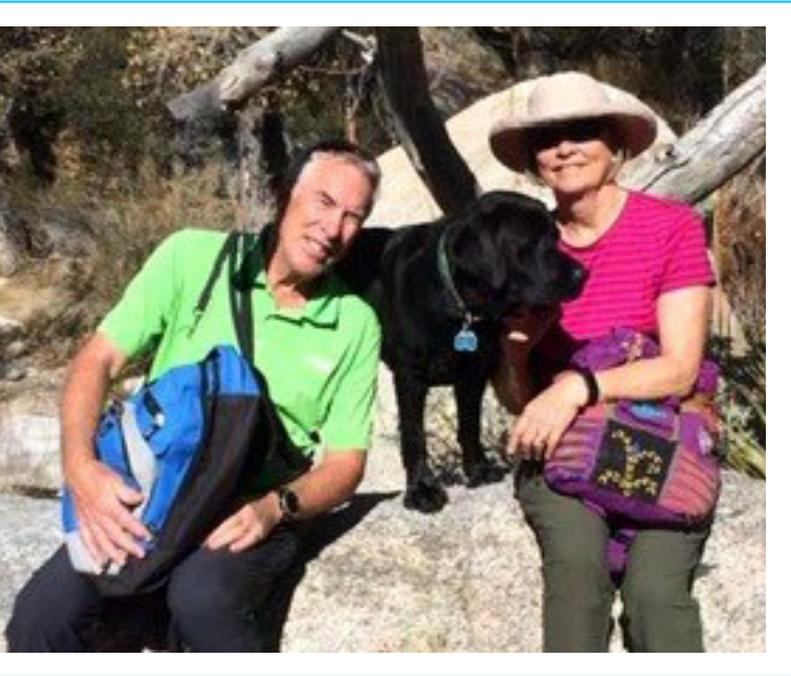


In this edition of our Winter Navigator, it is our pleasure to feature our wonderful clients **Bill and Jennifer Turner** and their retirement journey - In 2006, while living in Calgary where they raised their children, Jennifer and Bill purchased a lot in Courtenay on Vancouver Island. They then began to build their new home, settling permanently in Courtenay in 2010. During that time, Jennifer retired (2008) and Bill followed suit (2011) shortly after the big move.

“Spontaneity is important but so is balance.”

Bill had attended UVIC and the couple first met on the island so it holds many fond memories for them, Long Beach, skiing, golfing, and countless amazing concerts and festivals. In addition, **Courtenay is a clean, young, and hip area, but the biggest attraction was that it had a direct flight from nearby Comox to Calgary** which made it easier to visit their now adult children and families.

They now had a place where they could spend quality time together, exploring their hobbies and interests.



“Try and set a daily routine to follow and explore things that inspire you.”

For Jennifer, this was a passion for horses. She had her own beloved horse, Tess, who she cared for until Tess's passing in 2019. Jennifer quickly delved into riding with her new neighbours which evolved into the incredibly rewarding experience of therapeutic riding where **she volunteered helping children with special needs.**

For Bill, Courtenay was all about the ocean. For three years, he volunteered at the salmon hatchery. The environment has always been important to Bill and spending time at the hatchery, located on a beautiful piece of property, running self-sufficiently on solar energy was greatly fulfilling. Most importantly, Bill formed many meaningful friendships with the fishermen and volunteers who spent time there. In 2014, **Bill moved on, joining the Coast Guard where he sailed the seas** while taking part in helping distressed people. Through these experiences, Bill was able to learn a lot about navigation and proper seamanship.

Jennifer and Bill also enjoyed doing many activities together one of which was gardening. They were proud of their Courtenay Garden, with every tree, flower, and bush lovingly planted by them.

*Bill jokes that when it comes to gardening “Jen is the mastermind planner, and I am just the labour-man.”*

If we ever need gardening tips, we know who to reach out to!

During the island's rainy season, **Bill and Jennifer would escape to their second home in Palm Springs**, where golf, tennis, and hiking were their favoured activities.

*There is no 'perfect path' when it comes to retirement.*



Bill and Jennifer always thought they would settle down permanently in Courtenay, but the world had other plans. As travel became increasingly difficult due to the many Covid restrictions they felt compelled to move closer to their children, who were still in Alberta raising young families of their own. In 2021 they expedited their decision to move and are now settled back in Calgary.

**As grandparents of five adorable grandkids, their new favourite hobby is babysitting!** Jennifer has now joined some exercise classes while Bill enjoys keeping healthy in his home-gym and taking walks with their dog, Max. Bill has also been working with his sons on a start-up company.

As you can see, **Bill and Jennifer's retirement life has been very eventful and not at all what they had expected!** Their words of wisdom are to "try and set a daily routine to follow and explore things that inspire you." They explained that it is important to keep nourishing ones need for self fulfilment. Bill mentioned that his initial feeling after retiring was that he had lost a sense of "purpose" as the routine

he had followed for many years was disrupted. It was a tough to adjustment to in the beginning, however, good health and resources help a lot in this transition process. **Exploring different activities and doing volunteer work is a great way to keep busy and help fill that 'empty' feeling.** "Spontaneity is important but so is balance," Bill said.

They explained that a new routine needs to be established with something fulfilling and enjoyable. This is important to self preserve one's purpose, sense of creativity, and lust for life. "Make sure to also get out of your comfort zone a little as it is easy to stay comfy in routine and stay the same. Find that purpose that gives you that endorphin excitement!"

There is no 'perfect path' when it comes to retirement, but Bill and Jennifer's story can act as inspiration. We'd like to say a special thank you to Jennifer and Bill for sharing their successful retirement story with us. **This type of 'Return on Life' is what we strive to help our clients achieve,** and it is extremely rewarding and wonderful to be able to see it first-hand.



# THANK YOU

As we wrap up 2021, we hope everyone has some time to relax and cozy up in the company of their loved ones.

Wishing you all a wonderful and safe holiday season, and we look forward to connecting again in the New Year.



To aid those recovering from the local floods this year, the **OceanFront** team has donated to the Red Cross, wishing for a speedy recovery to all those affected.