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OCEANFRONT NAVIGATOR

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

**DANNY
FEDDER
& JANIE
VENIS**

IN THIS ISSUE:

Read about Danny & Janie's incredible cycling adventures!

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**"EVERY LEAF
SPEAKS
BLISS TO ME,
FLUTTERING
FROM THE
AUTUMN
TREE."**

-EMILY BRONTË

In this **Fall 2023** edition of OceanFront Navigator, we are proud to feature our clients Danny Fedder and Janie Venis and share their unique and successful life journey toward an adventurous and financially secure retirement.



Danny and Janie grew up in the same neighbourhood in North York, Ontario, just north of Toronto. **Their parents were friends, but Danny and Janie did not know each other** well when they were children. After completing dental school in Toronto in 1986, Danny travelled west to fulfill his dream of living in Vancouver, a city he adored with easy access to mountains, skiing, hiking and biking. After completing

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an internship at UBC, he became an Associate Dentist at an existing practice in Kitsilano. Danny was very talented and successful, taking ownership of the entire practice in 1994, and operated it for 30 years. Janie attended nursing school in Toronto, and upon graduation travelled to Asia for a year, ultimately settling in Vancouver where a good friend was living. She took the position of Critical Care Nurse in the ICU of a local hospital and volunteered with the Whistler Ski Patrol.

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Danny and Janie knew of each other in Vancouver. She remembers thinking, "I know Danny is very adventurous and I like that, so I decided what the heck, I'll give him a call". So, in 1997 the couple started dating and Danny remembers how attracted he was to Janie, "She was a really good skier and could handle sleeping in a tent in any climate".

They both immediately knew they shared what they like to call an adventure value, a life need that has been mutually satisfying to this day.

The couple raised three children and took many family trips to the mountains,

skiing in the winter, and hiking and cycling in the summer. Danny was like the Pied Piper as he rounded up the kids for these types of family adventures. He and Janie enjoyed cycling and camping when the kids were young and sought to combine these two favourite activities into trips they could take alone. Grandparents would fly out to Vancouver to look after the kids for a week at a time while the couple headed off on adventures. They began with a bike and camping trek from Anchorage to Whitehorse, eventually completing more than 30 trips of this kind. However, **they longed for the opportunity when they could go on longer trips for months at a time**, and then their future dreams began to hatch. They held an idea in their minds of financial independence once their last child was off to university.

During that time, Danny and Janie met Bruce Lindsay, Senior Wealth Partner with Oceanfront, shared their retirement goals with him, and **formulated a solid financial plan** to get there. That eventually led to Danny selling his dental practice in 2019 and



working as an Associate Dentist for a further two years before retiring in 2021. Janie was working remotely as a Nurse Educator during the pandemic but was not keen to continue now that Danny was retired. The couple then reassessed their priorities, and with the passing of several close friends, were motivated and **focused their efforts on making their dream trips come true**. Janie retired in July 2021, and they immediately took a one month cycling/camping trip to the Rockies. That led to an even more adventurous trip that took them over 6,000 kilometres from Halifax to Toronto in three months.



In the summer of 2022, the adventurous couple cycled to the Arctic Ocean along the Dempster Highway in the Yukon, then flew back to Vancouver, changed bikes and immediately flew to Europe for a cycling trip from Scotland to Greece. They travelled along the beautiful and rugged Scottish coastline, then **flew to Prague and continued down the Adriatic Coast to the Balkans**, finishing off in Santorini. Danny and Janie's most recent trip was from May to October 2023, which took them to Bolivia, Peru and Chile.

It was their most challenging trip to date, cycling up and then hiking the Andes Mountains, with extreme temperature swings ranging from 20C during the day to -23C at night.

The highlight of the trip was experiencing the Atacama Desert in northern Chile, the largest and driest desert in the world excluding the polar regions. They covered more than 2,500 kilometres in four months traversing through extremely difficult terrain and weather conditions, lack of food, wind, thin air and overall exertion. However, they loved it all!



Danny and Janie feel privileged to be able to experience these kinds of adventures. Their travels to remote regions have afforded them to witness many families living with less but still maintaining strong family values and overall contentment. When others ask them why they push themselves so hard, they reply, **“These are trips we’ve dreamt about for years, and we want to do them now while we physically can. These experiences energize**

“If you have dreams to do something, make it happen”

and inspire us. We consider them great life accomplishments”. Their advice to others is, “If you have dreams to do something, make it happen now. Don’t spend all day in your pajamas. Stay fresh and alive”.

The couple are adamant in saying, **“We thank Bruce for his solid financial advice over many years,** and the entire Oceanfront team, in helping us get to where we wanted to be”. We thank Danny and Janie for sharing their unique life journey toward financial freedom and adventure. Maximizing this kind of Return on Life is what the OceanFront Wealth Team strives to help clients achieve.





THANK YOU

We hope you have enjoyed our Fall Edition of the Navigator featuring **Danny Fedder and Janie Venis** and their adventurous life journey.

We look forward to connecting with you in our next edition of the Navigator.

