

ISSUE XX | SUMMER 2024

OCEANFRONT NAVIGATOR

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

RICHARD POLANSKI & MICHELLE GOODWIN

A Journey of Love and Resilience

**LIVING
AUTHENTICALLY,
AND SEIZING
EVERY
OPPORTUNITY**

Explore the adventurous couples' travel photos in this issue!

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WEALTH INC.

"LIFE GET'S BETTER WHEN YOU'RE UNDER THE SUN"

-UNKNOWN

In this **Summer 2024** edition of OceanFront Navigator, we are proud to feature our clients **RICHARD POLANSKI AND MICHELLE GOODWIN.**

Their journey highlights how keeping true to the values that lie at the core of who we are, is paramount to a life well lived.



Richard Polanski and Michelle Goodwin's journey from the familiar streets of the Tri-Cities area to the rugged beauty of Newfoundland, and to the tropical waters and remote landscapes of Mexico, highlights how keeping true to the values that lie at the core of who we are, is paramount to a life well lived. **Their story is a testament to the power of taking risks**, embracing new experiences,

"life isn't perfect by any measure, but it's what you make of it".

and building a life filled with love, adventure, and mutual support. They believe that life isn't perfect by any measure, but it's what you make of it that matters.

Michelle, hailing from Sackville, New Brunswick, attended Acadia University as a varsity swimmer where she also pursued a degree in Recreation Management. After graduation, **Michelle began her career in healthcare, working with various demographics**, but first with seniors. Her work in care homes and adult day programs helped her develop management skills and build confidence.



RICHARD AND MICHELLE IN NEW YORK CITY

"Richard and Michelle would connect over discussions about outdoor adventures."

She has helped many people throughout her career and has been involved in countless community initiatives supporting those with mental health conditions to gain access to critical care, support and pathways to independence.

Richard, the quintessential urbanite, thrived amidst the concrete and chaos of the city. He grew up in Poland, a country rich in history and culture. **He describes his hometown, Wrocław, as a vibrant university town with a blend of Polish and German influences.** His education at the Academy of Physical Education provided a strong foundation in sports and outdoor recreation, shaping his professional path. It also aligned with some of his deepest passions for the great outdoors which would light the path for future adventures.

Richard's journey to Canada was marked by serendipity. After failing to secure US citizenship through the Green Card lottery, his backup plan led him to Canada.

Sponsored by friends, he moved to Toronto in 1992 but soon relocated to Vancouver, drawn by its milder climate and vibrant community. His career in physiotherapy flourished as he specialized in geriatric care, providing services to elderly clients in community and nursing homes across the Tri-Cities area.

Richard and Michelle's paths crossed in BC. Michelle, inspired by a visit to her brother in Terrace years prior, was already living there. She initially worked at Queens Park Hospital and later at Saint Mary's Hospital, where she reconnected with a former classmate from Acadia. This connection led to a full-time position in a Geriatric Assessment and Treatment Center, where Richard had also found employment as a Physiotherapist.

Amidst the sterile corridors and the bustle of healthcare, Richard and Michelle would connect over discussions about outdoor adventures and their love of the BC lifestyle.

MICHELLE'S PERSPECTIVE

Richard always plans really special experiences for them and takes a lot of care in planning the details.

Their relationship blossomed as they explored the beautiful landscapes of BC.



MOVING DAY, LEAVING ANMORE NOV 2022



RICHARD AND MICHELLE IN UTAH

Even though it was Richard who was more spontaneous and looking for adventure, Michelle also shared his interest in being in nature and spending time at local lakes and mountains. Their relationship blossomed as they explored the beautiful landscapes of BC. Early in their courtship, they often visited Belcarra and Buntzen Lake, dreaming of one day living in the area.

“Travelling with Richard is like being on The Amazing Race!”

After five years together, Michelle and Richard married. They chose to get married in New Brunswick, on Michelle’s parents’ property, in a beautiful sunset wedding under a big white tent. One of their most memorable trips, which served as a sort of honeymoon, was to the Cook Islands in the South Pacific, which they visited twice. **It was filled with scuba diving and golf, among other things.** Michelle remarks that Richard always plans really special experiences for them and takes a lot of care in planning the details. She laughs as she recounts their many trips together: “Travelling with Richard is like being on The Amazing Race!”



RICHARD AND MICHELLE KAYAKING IN MEXICO NEAR THE BELIZE COAST



NEW PROPERTY IN NEWFOUNDLAND

TRAVELING THROUGH LIFE

A passion for planning adventures

Back in BC they laid the foundations of their home in Anmore and realized their original dream of living in the area. **They were drawn to it for the dense forests and natural beauty** and loved the idea of raising kids so close to nature. Despite Michelle's lingering thoughts of returning to New Brunswick, they planted their roots firmly, and made plans to nurture a family there and build a life on shared dreams and aspirations. Eventually, they welcomed two sons - Aleks and Mitchel.

Meanwhile, travel continued to be a significant part of their lives. Most of their

longer trips were spent in Atlantic Canada and in Europe visiting family on both sides. **They spent their weekends in Whistler** where Richard and their boys took full advantage of season pass access to the snowy hills for many years. While in New Brunswick, they would explore the beautiful Maritime provinces in close proximity, including remote Newfoundland. Richard having a passion for planning adventures, would make sure that their time in Europe visiting family in Poland, also took them to nearby countries.

"they had come upon some fantastic wineries so they made the most of it"



THE YUCATAN JUNGLE WITH THEIR GERMAN AND FRENCH OVERLANDING FRIENDS

Back at home their love for the outdoors inspired them to plan local and more distant camping trips to places like Route 66 down south and the Okanagan. Travelling to Moab, Utah, they pulled an off-road trailer behind their Jeep loaded with one of the first roof-top tents in Canada. Going into the outdoors and exploring with their kids was a feature of their lives and something they all loved to do together.

One of their most memorable trips outside of Canada or Europe included their first child, Aleks, when he was just six months old. **They embarked on an RV trip in New Zealand.** The trip coincided with 9/11, however, so it was somewhat stressful being outside of Canada with a newborn and trying to navigate airports and enhanced security measures across the globe. The weather was also very unpleasant,

but they had come upon some fantastic wineries so they made the most of it and loved their time there. When they returned to Canada, Michelle discovered she was pregnant with their second son, Mitchel so that trip holds a special place for them too. **Many memories were made during their adventures,** and those memories continue to sustain Richard and Michelle as their kids move into adulthood.

While their Anmore dwelling had been built with the intention of it being a generational home, as time marched on, the fragility of life became apparent with friends and co-workers falling ill.

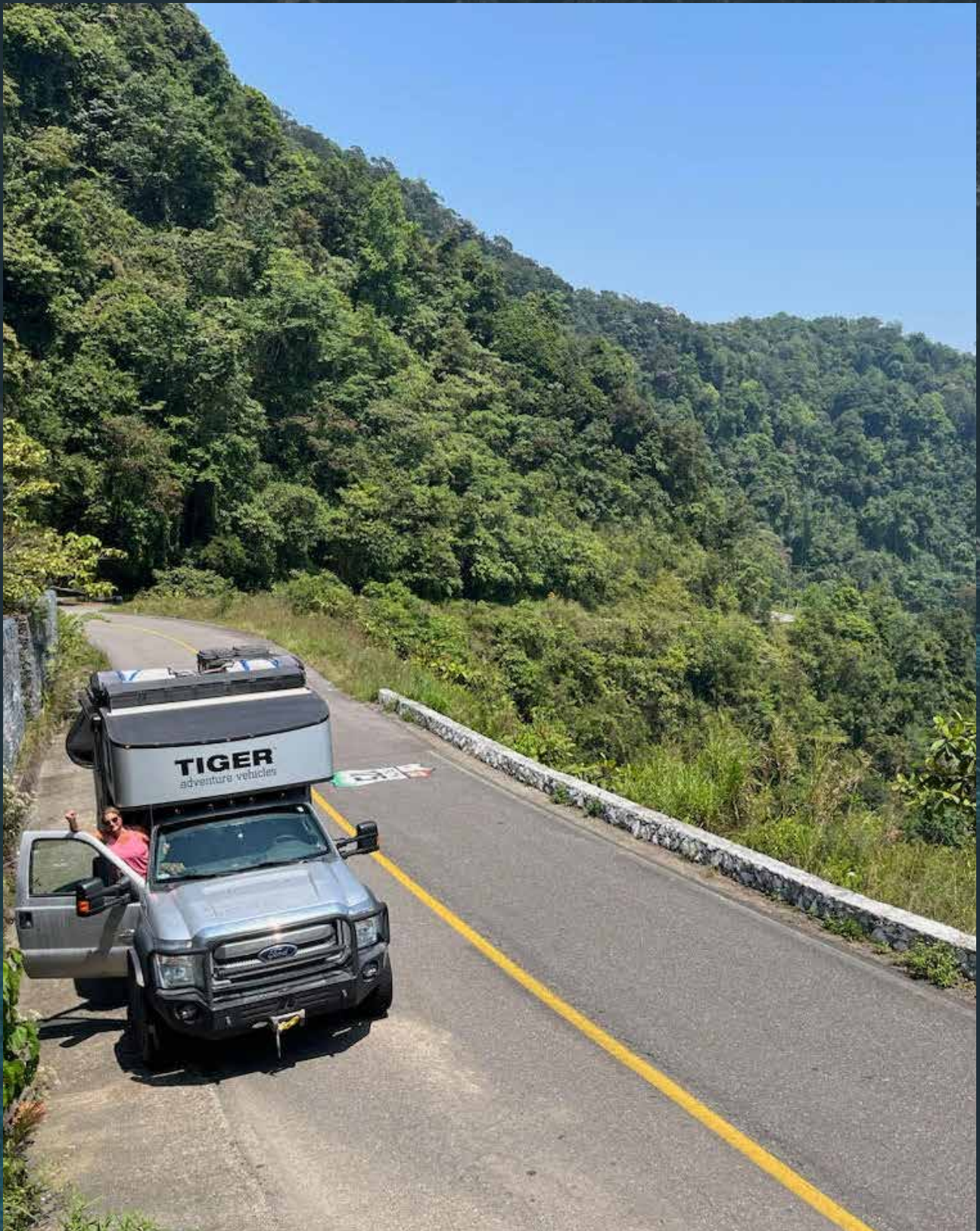
Richard and Michelle found themselves at a crossroads



MOVING JOURNEY, LEAVING NOVA SCOTIA ON THE WAY TO NEWFOUNDLAND

contemplating how to make the most of life and the hard work they had put in that would allow them the freedom to continue exploring. The onset of COVID-19, and the subsequent financial upheaval due to hospital restrictions, forced Richard and

Michelle to confront their life choices head-on. **They knew that what they really wanted to do was travel as much as possible**, and they asked for the help of their team at OceanFront Investment Counsel (OFIC) to help them pursue that dream. The team at OFIC has enjoyed being involved in helping bring their travel plans to fruition and continues to work with Richard and Michelle to help them realize their goals.



MICHELLE CELEBRATING THE COOLER MOUNTAIN AIR IN MEXICO

Sometimes all it takes is a fresh perspective to revive an already existing dream, and with the financial details confirmed, Richard and Michelle began to put the puzzle together for having more freedom to choose how and where they spent their time. New Brunswick was still calling, and they decided to set their sights eastward. Their home in BC, once a symbol of stability, transformed into the vessel of their liberation. Embracing the mantra **"Freedom to Choose our Life,"** they sold their house and began looking for a new place to put down roots in the Maritimes. The dream of building anew in New Brunswick was tempered by the reality of rising building costs, however, leading them to the welcoming arms of Newfoundland instead. They discovered a property that, despite its remote location, had everything they wanted, including a garage and living space by the water. Richard humorously recalls, "Newfoundland is a brainchild of boredom sitting with a broken leg on the couch and looking at MLS." There, they planned to do some minor renovations to breathe new life into their home, setting the stage for their grand adventure—a five-month trek down the Eastern Seaboard.

Their journey took an unexpected turn, however, when **Michelle was diagnosed with stage one breast cancer.** This required her to stay in New Brunswick for treatments, surgeries, and radiation, delaying their plans to move to Newfoundland. Richard moved ahead to start organizing and renovating their new home, while Michelle focused on her health. Despite the challenges, they remained resilient. Michelle joined Richard in Newfoundland once her treatments allowed, and they continued to navigate the complexities of their new life. One unforeseen result of moving away from BC was losing immediate access to their friend group that, over the years, had become like family. However,

their determination to embrace change and support each other through difficult times kept them going, and they were motivated by the bucket list trip to Mexico that they had been anxiously awaiting.



"Their custom truck, a Tiger, Malayan 4X4 was ready to roll"

RICHARD AND MICHELLE CAMPING ON THE BEACH IN MEXICO

With Michelle's health stabilized, they finally set off on their long-awaited trip to Mexico. Their custom truck, a Tiger, Malayan 4X4 was ready to roll, and equipped with a full bathroom that was a mandatory requirement from Michelle. **She jokingly says, "It's probably the most expensive toilet they've ever bought",** but it was a non-negotiable! They left New Brunswick on December 26th, traveling down the Atlantic Coast and spending New Year's Eve in New York City. Their journey continued through various states, encountering weather challenges and new experiences. They crossed the border into Mexico on February 1st, despite warnings from others about the dangers. Their first major stop was Monterrey, where they began to acclimate to their new surroundings. The journey was filled with nervous



MERIDA, MEXICO WITH OAKLEY

Richard reflects on their time in Mexico, "So yeah, [it was very eye opening]. Definitely you don't need to worry and everything was good. **Five months [...] in Mexico, we spent driving all over the country and absolutely had no safety issues.**" He relays that the people they encountered along the way were incredibly friendly and hospitable. They traveled through the Yucatan, down to the border of Belize, and explored the Gulf Coast, Caribbean side, and Pacific side near Huatulco.

They encountered challenges along the way, not the least of which was having their elderly pet, Oakley, along with them. **Oakley is a 13-year-old lab** with some old-age related health issues, but he persevered and even he had a great time! On one occasion, a flat tire in the middle of a busy highway where very

few people offered to help, could have been the excuse they needed to give up, but still they took it as just a part of the trip and made the best of it. In their words,

"Make a cup of tea and think things over".

They can both attest to the fact that living in such close quarters in the camper really can have its challenges. You won't always agree and you'll sometimes get sick of each other, but the point is to keep striving to find a balance between what everyone needs. Richard and Michelle both feel strongly that while things aren't rosy all the time while travelling, it does help strengthen their bond and lead them to experiences they may otherwise have never had.



EARLY MORNING HOT AIR BALLOON RIDE IN TEOTIHUACAN, MEXICO .

At the end of their trip, they eventually returned to Mexico City, where they decided to leave their vehicle for a while, spend the summer in Canada, and return to it in October of this year. Until then they are enjoying their home. Michelle explains that while Richard enjoys extreme outdoor activities like climbing mountains, she prefers the comfort of home, reading a book, and spending time with Oakley. "You get past 50 and things change," she adds, **highlighting how their contrasting personalities complement each other.** Richard wants to share his adventurous pursuits with Michelle, while she enjoys creating things and putting around the house. Despite their differences, they find common ground and support each other's passions. "Opposites attract," Michelle says, acknowledging that their unique dynamic keeps their relationship strong.

Throughout their journey, Michelle and Richard have consistently lived in alignment with their values.

Their commitment to embracing new experiences, supporting each other through challenges, and prioritizing personal growth and adventure has defined their life together.

Their travels and life choices reflect a deep-seated belief in seizing opportunities and living life to the fullest. By balancing their differing interests and maintaining a strong bond, they have created a life rich in love, resilience, and shared experiences. Their story is a testament to the power of living authentically and staying true to one's values, no matter where the journey leads.



THANK YOU

We hope you have enjoyed our spring edition of the Navigator featuring **Richard Polanski and Michelle Goodwin** and their authentic life journey.

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