

ISSUE XXII | Fall 2025

OCEANFRONT NAVIGATOR

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

Carla & Scott Southward

A Life Rooted in Family and Inspired by Growth.

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"TIME WITH FAMILY IS TIME WELL SPENT"

In this **Fall 2025** edition of OceanFront Navigator, we are proud to feature our clients **CARLA AND SCOTT SOUTHWARD**. Their journey together is proof that growth doesn't have to come at the expense of family or presence. It requires intention, and the courage to keep redefining success as life evolves.



Carla and Scott first met through a mutual friend, Cherish, who had gone to high school with Carla and university with Scott. Their first conversation, at a bar during a casual group hangout was light and easy. The timing wasn't right then, but the impression stuck.

It **wasn't until four years later** that their paths crossed again, this time with the space and openness for something more. Cherish, who knew both families well, had once said they might be a good match, not because of personality alone, but because they were both **deeply rooted in family-oriented values**.

"We have been happily laughing together ever since"

From the start, their connection was built around shared curiosity, humor, and shared values. Their first few dates revealed how much they aligned from a night at Second City theatre, to a visit to Scott's sister's house, to an outing at the Science Centre where Carla's work was sponsoring a brain exhibit. Each moment underscored mutual interests in learning, connection, and family.

They got engaged just nine months later while on a run!



Shared Foundations

For Carla and Scott, family is at the heart of an active and fulfilling life. Their daughter, Jordan, has embraced a love for dance. Their son Rory is just starting a new adventure in hockey. Together, the family shares a passion for skiing, hitting the slopes most weekends during the winter.

Travel is another priority, often used to build deeper ties with extended family. They've taken the kids to visit Carla's family in Chile, Scott's family in Florida, and most recently, a sailing trip through the British Virgin Islands. A family adventure to Belize is already in the works!

Closer to home, **they prioritize community involvement, from ravine cleanups to community fundraisers and local fun runs.** Even small things, like recently getting a home phone so the kids can call their grandparents, reflect their effort to instill values of connection and tradition.

"Every day we see them embracing nature and building empathy and compassion for others in the world around them."

They honor family traditions in real ways, celebrating Christmas Eve with Carla's family, then flying south the next morning to make it to Christmas dinner with Scott's.

Grounded in Heritage, Driven by Curiosity



Raised in Mississauga, **Carla** grew up surrounded by the warmth and resilience of a traditional Chilean-Canadian family. Her parents, first-generation Canadians, passed on values of hard work, faith, and togetherness. Carla recalls her father providing for his family by making long treks with 3 buses to get 3 bags of milk. A work ethic that Carla learned early. Family always came first. **Holidays or birthdays meant gathering, no matter what.**

One defining experience came when Carla was **just 12 years old**. She went to live in Chile with her grandmother to connect more deeply with her roots and learn the language. The experience was formative. It sparked a sense of curiosity and independence that would later guide her through university, research, and her evolving career path.

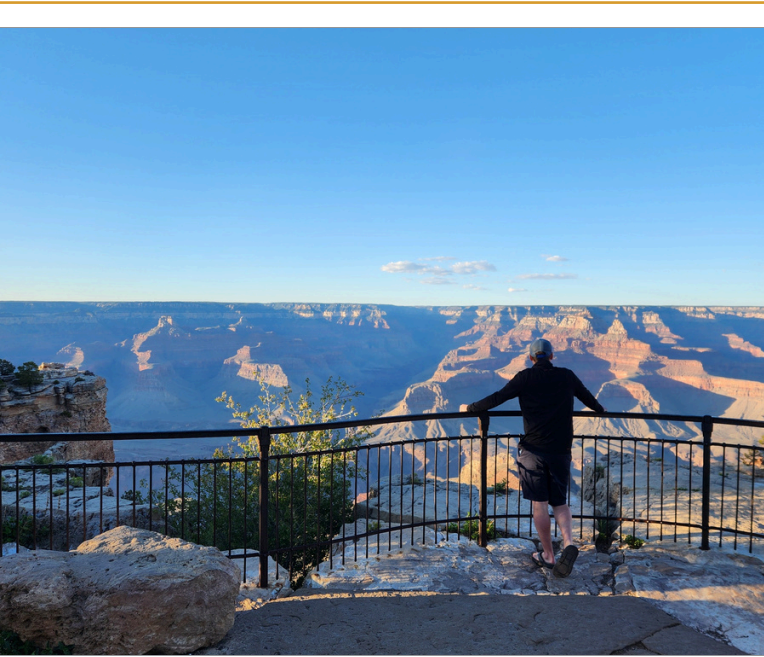
Determined to make her own way, she chose to leave home for university and studied Human Kinetics at the University of Ottawa. She worked part-time (sometimes two jobs in the summer) to fund her education. Originally interested in nutrition, her direction shifted to neuroscience research when she heard of a Neuroscientist looking for students.

Something clicked.

"That's when I fell in love with the brain"

That moment sparked nearly a decade of academic pursuit, including a Master's in Exercise Science in Montreal and a PhD at the University of Waterloo. It also meant tough logistics. For four years, she carpooled from Mississauga to Waterloo for research, with no reliable transit and long days in between.

Eventually, an internship at the Ontario Brain Institute led to a ten-year career there. Carla later found herself at a crossroads, deciding whether to continue in academia or pivot to a role that brought her closer to the people research aimed to serve. That shift led her toward patient engagement. **She began working to ensure families and patients were embedded in research decisions, not just consulted at the end.**



From Small Town Traditions to Purpose Driven Leadership

Scott grew up in a small town in Ontario rooted in farming and community service. His family included many small business owners. They modeled the importance of giving back and showing up for your neighbours. His father, the local dentist, served the local families. Scott recalls how dinner table conversations often revolved around community involvement, generosity, and leadership.

With four living grandparents throughout his youth, Scott was fortunate to grow into adult relationships with them. He heard their stories and witnessed their milestones firsthand.

He studied business at Laurier, drawn to the practical side of problem-solving, and went on to complete a law degree at Queen's. What intrigued him about law wasn't the courtroom. It was the chance to understand the inner workings of businesses and help them thrive.

Though he articulated at a Toronto firm and **passed the bar, Scott never practiced law**. Instead, he accepted a role with Benefits by Design (BBD) that specialized in employee benefits and quickly made his mark. He helped the company move offices, learned the business from the inside out, and eventually became a shareholder in 2015.

When the company was acquired by People Corporation in 2021, Scott's leadership was tested and affirmed. He helped guide teams through the challenges of COVID, oversaw transitions, maintained morale, and united two corporate cultures into a single, collaborative team.

"It was one of the hardest things I've done, but also one of the most rewarding."

By spring 2025, the division was running smoothly. Scott transitioned into an advisory role that was less operational, and more mentorship focused and less time commitment. He became a sounding board for leaders and clients, **offering insight while creating space for more presence at home**. With more time at home, Scott has taken on a more active parenting role when it comes to child transportation and activity coordination. In addition to spending more time at home, Scott is also taking the time to reflect and ponder his next career move but is grateful the break allows Carla to also hit her stride in her career.



Choosing a Life That Aligns

Carla and Scott have both found joys in their careers and treated them as true vocations. They've had their share of shifts but always make decisions together and with full alignment of long term benefits for their family. In 2024, Carla worked part-time roles at both SickKids and Holland Bloorview. It quickly became unsustainable, even though she loved the work. She stepped away from one role to protect her energy and focus on what truly mattered: being present for her kids, especially during transitions like kindergarten.

Today, with Scott's more flexible schedule and shifting his energy to family, Carla is taking on full-time hours again.

As a child, Carla dreamed of becoming a physician. Recently, she applied to a single medical school, not out of certainty, but as an act of self-permission. When she wasn't accepted, she was surprised to feel relief rather than disappointment.

"For a long time, I felt like I needed an MD to do the kind of work I wanted. But now, I realize I don't. I'm supported here. My ideas are valued, and I'm doing meaningful work."

They both admit that growth is still a strong pull. But it's always measured against a simple question: *Is this right for our family right now?*



Life in Toronto: The Best of Both Worlds

Living in the Beaches, a unique pocket of Toronto, offers the family a small-town feel with big-city opportunity. The family deeply values living an active lifestyle and supporting the local businesses and community organizations. Carla bikes whenever the weather allows and the kids walk to school. Weekends are car-free, filled with local markets, dog walks on the boardwalk, and community connection.

Professionally, Toronto is a hub for both healthcare and financial service professionals, ideal for their respective fields.



The Cottage: A Sacred Escape

Their family cottage sits in the Ottawa Valley, just east of Algonquin Park on Lake Clear. The lake is small and protected by environmental restrictions, which makes it peaceful, and close-knit.

It's been in Scott's family since 1967 and is truly multi-generational, which also allows them to stay connected to extended family members they may not otherwise see as frequently.

"It allows family and friends to join and develop a level of freedom, independence, imagination and self-sufficiency that is hard to replicate in the City."

Carla and Scott exemplify what happens when professional growth meets family devotion, guided always by intention. Their journey reveals that values-led choices don't slow us down. They set us on a path that's more meaningful and deeply personal.



Advice from Carla and Scott

Trust your instincts. Carla says when you're at a crossroads between career and family, listen to your intuition. It often points to clarity when logic gets tangled.

Invest in time over things. Scott advises focusing on long-term well-being and flexibility rather than keeping pace with material expectations. Growth looks different when its value driven. It's not about the big house or the fancy car.



THANK YOU

Thank you, Carla and Scott, for letting us share your story. Your life is living proof that growth and family values can thrive side by side and that we can shape our own measure of success.

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

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