



NEIL & ASSOCIATES NEWSLETTER

AUGUST 2023

A message from our President Rob Neil

Wow, what a summer we have had across our entire world. War, drought, wildfires, the list could go on and on.

Our hearts go out to those affected by the wildfires that continue to burn in Alberta, British Columbia and the Territories.

My family and our work family have had a few changes over the last few months. I would like to welcome Mildred Mendoza to Neil & Associates. Mildred is a group service representative and brings a super positive quiet energy to our team.

Heidi Dougan (Sherrard) has had a couple changes in her life. She recently got married and is expecting her first child in November.

A huge congratulations from all of us goes out to Heidi and her husband Chuck!

Finally I want to end on a personal note and welcome Cam Neil back to work. Cam had a kidney transplant in 2011 and due to an illness a few years ago his kidney declined. On June 7, 2023, Cam's sister Erin gave him one of her kidneys. Erin recovered very quickly and Cam is feeling great. Organ donation is a life saving gift and our family is extremely proud of Erin for donating.

All the best.

Rob Neil



RESP Quick Tips

Do you have a student heading back to college/university? Do you need to withdraw from your account? Here are a few tips to help your redemption get deposited faster.

- ~ **Provide correct banking for direct deposit**
- ~ **Sign & date the redemption form where indicated by your advisor and return asap**
- ~ **Valid proof of enrollment must come from the educational institution on letterhead and include the name of student, program type, term start date, duration and year of the program.**



Cyber Security Tips



~Do I **DEFINELY** know where this message came from?

~Does this message look – and sound odd compared to others I've gotten from this sender in the past?

~Is this message confusing or does it mention an account or purchase that is unfamiliar to me?

~Is this message urging me to act quickly or trying to frighten me by mentioning problems with an account, purchase, or shipment?

~When I hover over the "from" address and web links, do I see something unexpected or something that seems suspicious? The name may appear as John Smith, but the name the actual email is not his and just a random one you do not know.

Lately there has been a higher than normal influx of spam emails.

These emails may look like they are coming from someone you know, however, they are not. Here are a few tips that you can use to protect yourself from spam emails.



Advisor Spotlight: Stephen Figel



~Stephen and his wife have 2 daughters one that is in competitive dance and one who is an equestrian.

They lovingly call him "the wallet".

~He is a Board member of the Grande Prairie Motocross Club

~Board member for his Residential Homeowner Association and their biggest project right now is getting funding & approval to build a sports court for all the neighborhood kids to enjoy.

My career in the Financial Services Industry started with a road trip to Edmonton with my Dad, who had been in the business for about 20 years at that point. I was getting ready to finish my university degree from the U of A but was rethinking my original intended path at that point. I remember asking my Dad on that drive what is it that you do for work? I had an idea but I really didn't know exactly. It was decided during that trip, that I would start shadowing at the office to learn more about the business. This meant starting in the filing room working my way up into reception and sitting in on several meetings shadowing my dad to see what his career was actually all about. What I began to quickly realize, is that my Dad's job was to help people. And I thought that was pretty awesome. To be honest, what I love about my job to this day is how I get to help protect individuals, families and business owners from any potential risk, help plan for the future and give them that sense of security that they are looking for.

-Stephen Figel

Now for something sweet...

Recipe submitted by: Stephen Figel (It's his fav!)



BEST EVER CHOCOLATE QUINOA CAKE GLUTEN-FREE

Ingredients

CAKE:

- 2 CUPS COOKED QUINOA
- 1/3 CUP UNSWEETENED ALMOND MILK
- 4 WHOLE EGGS
- DASH OF VANILLA EXTRACT
- 1/2 CUP MELTED BUTTER
- 1/4 CUP MELTED COCONUT OIL
- 3/4 CUP WHITE SUGAR
- 1 CUP UNSWEETENED COCOA POWDER
- 1/2 TEASPOON BAKING SODA
- 1 AND 1/2 TEASPOON BAKING POWDER

FROSTING:

- 1 (13.5 OUNCE) CAN OF COCONUT CREAM
- 4 OUNCES GOOD QUALITY EXTRA DARK CHOCOLATE, CHOPPED

Instructions

1. Preheat the oven to 350°F and then line two round cake pans (or a 9×13" pan) with parchment paper. Put a bowl in the freezer to chill for later.
2. In a food processor or blender, combine the eggs, almond milk and vanilla extract and blend for to combine.
3. Add the cooked quinoa along with the melted and cooled butter and coconut oil. Blend until completely smooth, about a minute.
4. Sift together the dry ingredients in a large bowl (cocoa powder, sugar, baking powder, baking soda.)
5. Add the dry ingredients to the blender/food processor and pulse until completely mixed. Use a spatula to scrape down the sides.
6. Divide the batter between the two pans and bake for about 30 minutes. Remove the cakes from the oven and allow to cool.
7. To make Frosting: Melt the chopped chocolate + a tablespoon of coconut cream in small pot on low, stirring until melted completely. Take the chilled bowl from the freeze and whip remaining coconut cream with hand-held blender or in stand-up mixer with whisk attachment. Once the chocolate is melted, add it into the coconut cream and continue to whip. It will firm up and become a coconut-chocolate ganache like frosting.
8. Transfer one of the cake layer to cake stand or plate, and scoop frosting onto middle. Using an offset spatula spread frosting over the first later. Place second cake layer on top, and add remaining frosting to top of cake, using spatula to spread it evenly.



**Team Neil & Associates enjoying the
2nd Annual Grande Prairie
Corporate Challenge -June 2023**

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