

# THE RANDALL RESIDENCES CELEBRATES CEREMONIAL OPENING

NEW LUXURY CONDO NOW COMPLETED, HOUSING ACCLAIMED RISTORANTE SOTTO SOTTO AND PREMIUM FITNESS CLUB NOVA HEALTH CLUB



The Randall Residences' distinguished homeowners and special guests celebrate the Official Grand Opening of the acclaimed signature Oakville address in the heart of South East Oakville.

Celebrating The Randall Residences' Ceremonial Opening and Ribbon-Cutting are (L-R) GeoFocus Construction Management's Adam Altobelli, Master Architect Richard Wengle, Town of Oakville Mayor Rob Burton, Melrose Investments' President Silvio Guglietti, Rosehaven Homes' President Marco Guglietti and Riccardo Guglietti.



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The Randall Residence's Rooftop Common Area for homeowners.

Rosehaven Homes recently celebrated the Official Grand Opening and Ribbon-Cutting Ceremony of its acclaimed signature Oakville address, The Randall Residences. Rosehaven principals, the Guglietti family together with The Randall's distinguished homeowners, celebrated this milestone occasion with a guided tour of the newly-finished common areas of the luxury building. Inspired by timeless elegance of cities like Paris, the signature condominium brings classic Beaux Arts architecture to a picture-perfect setting in the heart of South East Oakville. The inspired building design by master architect Richard Wengle captures the romance of Belle Epoch Paris with understated grandeur,

graceful proportions, classic symmetry and the finest of materials. Suite layouts and interiors are designed by Oakville's own renowned interior designer Ferris Rafauli with an eye towards opulence and overt elegance. The Randall's welcoming lobby, also exquisitely designed by Rafauli, features impressive soaring ceilings and a combination of fine marbles and granites are used for the lobby as well as all interior floor corridors. Residents also have access to the 2,600 sq. ft. Common Roof Top Terrace that boasts a dramatic water feature, a welcoming pavilion shaded communal table, and a barbecue area with stone countertop, two sinks and two refrigerators and stunning south views of Lake Ontario. At The Randall Residences, the landscape architecture is as timeless elegant as the gracious Beaux Arts elevation of the building. Influenced by classic French parterre design, the planters of yew and boxwood bring four seasons of green with solid grace and a traditional formality. The Randall is also now home to acclaimed Yorkville staple Ristorante Sotto Sotto's brand-new second location and the premier fitness club Nova Health Club. Guests at the Grand Opening were given the opportunity to preview Sotto Sotto's hors d'oeuvres and were treated to a memorable musical performance by the Oakville Symphony Orchestra, and a tour of Nova's brand-new facility. "We're thrilled to have delivered Oakville's most prestigious address and to celebrate such a momentous day with our exclusive homeowners," said Rosehaven Homes' President Marco Guglietti. "We were very selective when choosing our retail partners and were able to secure the best-in-class businesses like Sotto Sotto and Nova Health Club, who will not only benefit our residents, downtown Oakville, but also help make The Randall a true landmark destination in Oakville," he added.

## WHY YOU MUST NAME A BENEFICIARY

The sad truth about money and material things is that you can't take them with you to your grave. All that must be left to someone, and someone dear for that matter who might use it well. This is why you name a beneficiary whenever possible.

### What do you Mean by a Beneficiary?

Since you cannot take your money and material belongings with you when you die, it is only a wise thing to decide who gets to keep all that. And it's a move that holds good not only in Canada but universally. So, a beneficiary is a person, or an organization, or a business, that is entitled to the possession of these belongings after your death.

### The Reason Why You Must Name a Beneficiary

Naming a beneficiary in your bank accounts, life insurance, etc., is very simple and takes just a minute or two. Also, it is a no-brainer because you are the best judge of who will need or can manage best these possessions when you are gone.

### It's Strictly Private

And who your beneficiary is, remains documented privately. It is not available for everyone's view. You do not need to make it public; only the beneficiary needs to know. So, that way you can avoid any situations where people other than the beneficiary should know and consequently feel jealous or complain about not being nominated for a fair share.

### Support for your Spouse



Saurabh Rattan B.Com, MBA, CLU, FPSC  
(Chartered Life Underwriter)

saurabh@lifecareinsurance.ca

www.lifecareinsurance.ca

Dir : 416-833-8533  
Off : 905-791-7781  
Fax : 905-791-7735

8500 Torbram Road,  
Unit# 44 | Brampton, ON L6T 5C6

Of your spouse or your common law partner is your beneficiary, upon your death, the money in our RRSP/TFSA will be transferred directly to your spouse's RRSP/TFSA even in the case wherein your spouse's account has no contribution room.

It is the financial institutions whose services avail, that take care of the paperwork. There is usually no need to hire a lawyer, thus no need to spend delay or probate fees for sorting out your will. In case you didn't know, the probate fees vary in every province, and can cost you hundreds or even thousands of dollars, based on the size of your account. In some accounts like in insurance policies and even segregated funds, there is a provision of naming a "contingent beneficiary." A contingent beneficiary is the beneficiary who will have a claim on your accounts and money in case

your original beneficiary dies before you. **Should Professional Advice Matter?**

Well, you won't really need a lawyer or an accountant to do this, that is something we've discussed already. However, while you may usually be the best judge of who your beneficiary should be, professional advice may help significantly.

For instance, in case you want to leave money to someone who is currently minor, you might want to simply name a beneficiary. What you might do is create a trust, instead. This legal document will define the way in which the minor will receive the money and how the money will be managed till the minor comes of age.

Such intricacies can be sorted out with seasoned advice from a financial planning advisor. If your advisor recommends, then you must rope in your law-

yer and keep them abreast of all such decisions.

### Pro Tips for Naming a Beneficiary

A beneficiary can be named for: RRSP (Registered Retirement Saving Plan)

TFSA (Tax-free Savings Account)  
LIRA/LRSP (Locked-in Retirement Account/ Locked-in Retirement Saving Plan)

Annuity  
Insurance Company-issued Investment like Segregated Fund.

You can also name a different beneficiary for each of the different accounts. If you are caught in doubt about naming a beneficiary for all or any of your accounts, you need professional advice. We'd love to help. Simply get in touch with us and let us help you take one of the most important decisions of your life.

## PREGNANT WOMEN HAVE NO CHOICE BUT TO WEAR UGLY CLOTHES



When I became pregnant, I figured plenty of things were going to get harder as my belly grew bigger, such as getting a good night's sleep or sticking to my workout routine. One thing, however, I did not anticipate: how infuriatingly difficult it would be to find a half-decent outfit. A year ago, I believed the conventional wisdom that maternity clothes have vastly improved since my baby boomer mom and Gen-X cousins were pregnant. Now that I'm shopping for a third-trimester baby bump, I realize my faith was misplaced.

The maternity clothing market is a floral-festooned, polyester-laden sartorial wasteland. It utterly fails to account for either the varied lives women lead or the different ways they wish to present themselves. And the shopping experience ranges from maddening to puzzling. A post shared by A Pea In The Pod (@apeainthepodmaternity) on Mar 8, 2019 at 12:00pm PST

All of this amounts to an indefensible and avoidable failure on the part of the beleaguered retail industry. Great maternity departments should be an easy way to attract millennial moms — ostensibly one of the industry's most coveted demographic groups. True, newcomer websites such as Asos Plc and Boohoo Plc carry garments that reflect actual current trends. But much of what's out there has a distinct, one-note look I have come to think of as "mommycore": bland t-shirts, juvenile-looking babydoll frocks, uncomfortably low-cut wrap dresses, and flower patterns that resemble the upholstery on your grandmother's couch. The industry's idea of creativity seems to be confined to inane tops stamped with Instagrammable messages like "#Milkmachine" and "I like to think wine misses me too." A post shared by Motherhood Maternity (@motherhoodmaternity) on Oct 1, 2019 at 4:26pm PDT

Women embrace all sorts of styles in everyday life — edgy motorcycle jackets, elegant sheath dresses, Supreme-inspired streetwear. But in pregnancy, they have little choice but to sport the mommycore uniform. Need something to project confidence for a big client presentation? Ann Taylor has no maternity suiting to offer you, nor does Express or White House Black Market. Working up a sweat at the gym? Lululemon Athletica Inc. and Nike Inc. will be of little help. Searches for maternity gear on their websites turn up no specially designed products. Now, you might say this is what specialty maternity stores are for: They have outfits for all occasions that accommodate a baby bump. But consider what women are in for when they hit up one of these retailers.

Destination Maternity Corp. is the corporate parent of its namesake chain, as well as Motherhood Maternity and A Pea in the Pod. The company's revenue has nosedived as it struggled to adapt to changing fashion trends, the rise of e-commerce and new competitors. It has had five CEOs in five years, a mess that culminated in an October bankruptcy filing. Put another way, the one company that essentially has had the U.S. specialty maternity market to itself has been spectacularly bad at giving expectant women what they want.

## TEENAGERS WITH RELIGIOUS UPBRINGING ENJOY WELL- BEING IN EARLY ADULTHOOD



Participating in spiritual practices during childhood and adolescence may lead to positive health and well-being outcomes in early adulthood. According to a recent research, people who attended weekly religious services or practised daily prayer or meditation in their youth reported greater life satisfaction and positivity in their 20s. The study noted that these people were less likely to subsequently have depressive symptoms, smoke, use illicit drugs, or have a sexually transmitted infection than people raised with less regular spiritual habits.

Ying Chen, first author of the study suggested that, "These findings are important for both our understanding of health and our understanding of parenting practices. Many children are raised religiously, and our study shows that this can powerfully affect their health behaviours, mental health, and overall happiness and well-being."

For this study analysed health data from mothers in the Nurses' Health Study II (NHSII) and their children in the Growing Up Today Study (GUTS). The researchers controlled for many variables such as maternal health, socioeconomic status, and history of substance abuse or depressive symptoms, to try to isolate the effect of religious upbringing. The results showed that people who attended religious services at least weekly in childhood and adolescence were approximately 18% more likely to report higher happiness as young adults (ages 23-30) than those who never attended services. They were also 29% more likely to volunteer in their communities and 33% less likely to use illicit drugs. Those who prayed or meditated daily while growing up were 16% more likely to report higher happiness as young adults, 30% less likely to have started having sex at a young age, and 40% less likely to have a sexually transmitted infection compared to those who never prayed or meditated.