

# YOUNG GUNS 2015

Wondering where the industry is headed? The fresh faces on our Young Guns list are a picture of the future

**ESTABLISHED ADVISORS** love to complain about how tough it is to make a living in the industry today. Interest rates are low. Stock markets aren't growing as they were in the 1990s. The new regulation and compliance initiatives are burdensome. The list goes on.

But here's a challenge — try getting a practice off the ground today in these headwinds. This is the real test of strength. And so it is heartening to see that a new generation of

advisors has taken up the challenge and is working out new paths to success, all the while doing it with a cheeky sort of optimism. The investment advisors on our Young Guns 2015 List are full of energy and ideas. They're got loads of talent. They're more knowledgeable than any plus-40 advisor was at this age.

There may be some envy among the elders. The competition is here, they're managing the challenges ... and they're gaining on you.



**ROSEMARY HORWOOD**

Investment Advisor  
The Horwood Team, Richardson GMP

Rosemary Horwood isn't kidding when she says she was "born and bred" for this industry. Her mother, well-known advisor Rebecca Horwood, taught her how to borrow against margin at age 7. By the time she was 10, her dad had taught her how the TSX worked, drawing graphs on the back of a napkin at a restaurant over dinner. She went on to major in economics at the University of Waterloo. Her parents cajoled her to join the family team; she finally gave in and started as an assistant while working on her licensing. She's never looked back. "This is the career for me. I understand money, I understand the markets, and I love people," she says.

Today, The Horwood Team is an extremely successful practice with more than \$700 million in assets under management. "I conduct my business with a reasonable expectation that a crash in the markets could come at any time...and I am prepared for that," Horwood says. "I want my portfolios to be bulletproof, with a good idea of how they held up in the line of fire in the past. I love building and managing my business, and I hope I can stay at my desk for the next 40 years ... at least."



**ALEXANDRA HORWOOD**

Investment Advisor  
The Horwood Team, Richardson GMP

The other sister at the Horwood practice, Alexandra, has taken a slightly different tack in her career. She is actively pursuing a niche market, managing the personal financial affairs for many successful mining executives. "We're a one-stop shop, whether it's strategic investments, tax and estate planning, insurance, option exercise, cross-border advice, currencies, capital raises, or creditor proofing," she says.

Like her sister, she grew up interacting with clients, and she's always loved being around the action. "It's always been a family affair. I saw their clients so often I thought they were aunts and uncles," Horwood says. A top math student, she tutored statistics in university. The love of numbers has transferred well to her role as an investment advisor. "I have been in the business for nearly five years now, so I am over the initial hump of building my business," she says. She has developed traction, credibility and trust in the industry. Now she's thinking about how to "attract smart, young talent" and "properly incentivize them to work really hard and grow with me." Her goal: to reach \$1 billion in assets under management by the time she's 40.