

Good evening.

My congratulations to all being honored this evening.

I would like to share two surprises along the road to this evening.

The First:

When I set out to write *Love and Money: Conversations to Have Before You Get Married* my goal was to craft a book both accessible to and worthy of its intended audience – young couples about to commit to each other.

It never occurred to me that the Institute would judge the book worthy of the intended audience and of this award. Word of your decision brought surprise....and gratitude.... And further galvanized me to complete my next literacy project.

The Second Surprise:

To learn that readers and financial commentators are recommending the book to couples, that are already in a committed relationship, to help them “get on the same financial page”. This broader appeal brings me joy.

We never do these projects alone.

I want to thank my family and friends for their encouragement.... and their patience. I would like to recognize my colleagues at CPA Canada and Cormorant Publishing and of course the Institute for Financial Literacy. Thank you, thank you to all.

