

# Beacon



## Fall Greetings!

Hope you had a great summer. I was able to get away for three short camping trips, played some golf including several charity tournaments and just returned from the Investment Planning Counsel's annual Summit Conference in Montreal.

In this newsletter, we highlight several community events that Lighthouse Financial was blessed to be able to sponsor. It's a privilege to team up with other sponsors to support charitable organizations that are making a difference.

In Planner's Corner we discuss ways to prevent fraud, as several clients have reported being victims of it.

It's time once again for our annual Client Appreciation Event. It will be held at the Royal Alberta Museum, Edmonton on Saturday October 26. We're looking forward to seeing and connecting with you.

It's a blessing to help you steward the resources God has given you. You and your business are appreciated!

Jim Hummel, CFP® CKA®

## Client Appreciation Event



## Involved In Our Community

### Edmonton Christian Schools 31st Annual Auction, May 11, 2024

This event brings together parents, students, staff, alumni, friends and supporters to celebrate and support Christian education. The event featured a live painter, carnival-style games for kids, 'Kids Only' store, face painting, bake sale and bidding on over 600 items donated by individuals and businesses.

### Rehoboth Christian Ministries 32<sup>nd</sup> Annual Golf Classic June 1, 2024, The Ranch Golf & Country Club

Rehoboth's mission is "Serve people with disabilities. Help them Flourish". This tournament is one of Rehoboth's longest-running fundraisers, and over the years has raised hundreds of thousands of dollars. Funds raised went towards enhancements of social enterprises across the province.



### Emmanuel Home's 2nd Annual Golf Classic presented by Keller Construction, June 22, 2024, The Ranch Golf & Country Club

Their second annual tournament raised \$37,000 which will be used to support residents at Emmanuel Home. Its second residential community, "The Lighthouse", a 101-suite building in central west Edmonton, is due to open next year. It features a

commercial kitchen and dining area, and a large common area.



**Parkland Immanuel Christian School Fall Classic, Sept 7, 2024, The Ranch Golf & Country Club**



The school continues to thrive and grow; funds raised support its ongoing expansion. Fun, fellowship and encouragement is the theme of this tournament.

## Planner's Corner: Some Ways to Prevent Fraud



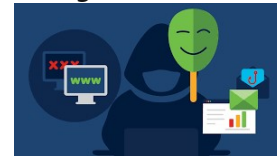
Fraudsters do not discriminate...young or old, all education levels, with resources or not. Recently, several clients have been victims of fraud ranging from a few hundred dollars to hundreds of thousands. Below are some ways to avoid fraud:

**If it's too good to be true, it probably is.** If there is a promise of remarkable returns in a short period of time, it is probably something to avoid.

**Don't be afraid to say No.** Don't be intimidated by high-pressure sales tactics. If a telemarketer tries to get you to buy something or to send them money right away, request the information in writing or hang up. Watch out for urgent pleas that play on your emotions.



**Recognize Spoofing.** Spoofing is used by fraudsters to mislead victims and convince them that they are communicating with legitimate people, companies, or organizations via caller ID, email and websites. If



you are contacted via email or phone due to a 'problem' with your computer, it's best to hang up and discuss with someone you trust or contact a legitimate computer/IT technician in your community.

**Protect Your Computer.** Watch out for emails with spelling and formatting errors and be wary of clicking on any attachments or links as they may have viruses or spyware. Make sure you have anti-virus software installed and keep your operating system up to date.

Unless you start the contact, **don't give out personal information** such as your name, address, birthdate, Social Insurance Number, credit card or banking information, access codes or passwords.



**Trust your gut.** Rely on a **trusted contact** such as a spouse, other family members, friends or a financial advisor for a second opinion. If you've received a call or other contact from a family member in

trouble, discuss with other family members to confirm the situation.

The sooner you recognize you may be a victim, the sooner it can be dealt with and limit your loss. Although you may be embarrassed, it's important to report the Fraud to your local police and Canada Anti-Fraud Centre.

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