

# Beacon



## Christmas Greetings!

Grateful! This word describes 2024 at Lighthouse Financial. Thank you for entrusting us to help you steward the resources God has given you.

We were blessed to see many of you at our Client Appreciation Event "Take a Walk Back in Time" at the Royal Alberta Museum on October 26. Joining many from the Edmonton area, clients travelled from Peace River, Lethbridge and Calgary areas. Even though finding parking was difficult, it was great to hear your stories about the architecture of the building, the displays and the food (yummy). We're starting to think about what to do next year.

For some of you it may be a blue Christmas as you've been a victim of fraud, lost a loved one or face the uncertainty of an illness, mobility challenges, cancer or dementia diagnosis. Despite disease, sin and turmoil we can take comfort that God is with us, and we look forward to Jesus' triumphant return. My pastor describes it aptly as tension between "the here and the not yet".

With Christmas upon us, we rejoice with the prophet Isaiah:

For to us a child is born, to us a son is given,  
and the government will be on his shoulders.

And he will be called  
Wonderful Counselor, Mighty God,  
Everlasting Father, Prince of Peace  
Isaiah 9:6

Thank you for your continued support. Have a wonderful Christmas and we wish you God's continued blessing in 2025!

Jim Hummel, CFP® CKA®

Ella Mae Cupido, Licensed Assistant

Carol Slomp, Office Administrator

## Out of Office Alert

Dec 23-27 Christmas break  
(office closed)

Jan 6-17 Jim away



Jim will again be away mixing concrete and helping to build latrines, pilas (water storage) and floors as well as developing relationships in Honduras with a group sponsored by West End Christian Reformed Church, Edmonton and supported by World Renew and Diaconia Nacional de Honduras.

During Jim's absence, Ella Mae Cupido, Licensed Assistant, will assist with any urgent transaction.

Jim Hummel, CFP® CKA®

## Client Appreciation Event





“You have to Say No to a lot of good things in order to Say Yes to a lot of great things” – widely quoted, author unknown

“Discipline vs. Regret...both are painful” – Sandro Forte

“Simple can be harder than complex. But it’s worth it in the end because once you get there, you can move mountains” – Steve Jobs  
(very humanistic, but the point is well taken)

Kingdom Advisor October 2024 Study Group

“Paradox of Prosperity: the more you have, the less freedom you have” - Dr. Kelly Rush

Examples:

- Abram and Lot (Genesis 13:1-2,5-7a)
- Connor McDavid – he can’t go for a walk or go out for dinner without someone recognizing him

Adapted from Dan Connelley & Associates

Delaying saving is like delaying a car trip. If you must drive 100 km and you must be there in one hour, you are forced to drive 100 km an hour. That’s cutting it close. If you delay your start time by twenty minutes, you will be forced to drive the 100 km at 150 km hour. That’s downright dangerous. You do not want to do that with your own retirement or other financial goals.

Market volatility. Let’s assume you were driving from Edmonton to Arizona, and you find that the first 100 km are under construction, but once you get through the construction, the rest of the way is clear sailing. Would you return after 50 km? Of course you wouldn’t. You endure short term turbulence to enjoy a long-term journey.

Jim Hummel, CFP® CKA®

**Planner’s Corner: Quotes and Reflections**



Below are some random quotes and reflections from a recent conference I attended, Kingdom Advisor study group and a webinar a few years ago with Dan Connelly, an industry speaker.

IPC Annual Fall Summit, Montreal, Sept 15-17

“The distance between dreams and reality is called discipline” - Paul Coelho

