

Lighthouse Beacon



Christmas Greetings!



It's been a wonderful year. Thank you to the approximate 130 clients and friends who came to "A Night at the Muttart" Client Appreciation event held Thursday, November 30, 2017. It was a night of catching up with old friends, touring the pyramids including the blue Christmas' pyramid and sipping beverages prepared by Good Neighbour Coffee. Based on the positive feedback, we plan to host a similar event next year. Check out more information about **Rick Abma** and Good Neighbour Coffee highlighted in the *Bloom Where You are Planted* section of this newsletter.

One thing constant is change. For those of you who hold mutual funds, we're eager to discuss a potential change to the equity portion of the NEI portfolios. In addition, we're now on Facebook! (www.facebook.com/LighthouseIPC) We recognize that social media sites like Facebook are a way many Canadians obtain their news and information and a medium to interact with a service provider. Sign up today and we'll donate \$1.00 for each new 'like' to Jasper Place Wellness Centre (jpwc.ca) an Edmonton-based, non-profit agency that cultivates wellness in our community by helping the poor with housing, education, health, employment, and food.

This time of year can be challenging to clients and friends who have experienced job losses and loss of family members. We lift you up in prayer.

Blessings as you celebrate our Savior's birth and in 2018.

Jim Hummel, CFP®, CKA®
Ella Mae Cupido
Carol Slomp

"A Night at the Muttart" Client Appreciation Event, November 30



Planner's Corner

Planner's Corner will return in our Spring 2018 newsletter.



Out of Office Alert: January 10 – 20, 2018

Jim will be mixing concrete and helping to build latrines, pilas (water storage) and floors and developing relationships in Honduras from January 10-20 with a group sponsored by West End Christian Reformed Church, Edmonton and supported by World Renew and Diaconia Nacional de Honduras. Highlights of the trip will be in the Spring 2018 Lighthouse Beacon newsletter.

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

NEI Portfolios: Global Equity Changes

For those of you who hold mutual funds, NEI Ethical Global Dividend Fund (Global Dividend) has been, in many cases, a core holding in the global equity (stock) portion of your portfolio. In 2016 there was a fund manager change and the portfolio and investment style changed causing us to reassess its inclusion in this portfolio. We are now considering a potential alternative to this fund – the NEI Global Value Fund (Global Value). This fund is more closely aligned with our initial investing rationale for many of our clients. Key comparisons between these funds are:

- Number of holdings – Global Value has approximately 26 companies whereas Global Dividend has 132. Global Value is more focused, yet still diversified in 7 different global sectors.
- Investment Style – Global Value is managed by Denmark based fund manager Maj Invest, who invests in companies that they believe are undervalued relative to the market. Like Global Dividend, the investment objective is to achieve long-term capital growth.

We look forward to discussing this with you in relation to your individual circumstances.

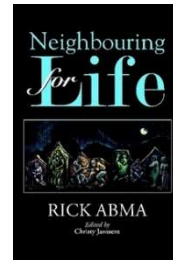
Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

Bloom Where You are Planted



Rick Abma: Neighbourhood Life

After 19 years as a youth pastor and with the encouragement of family and friends, **Rick Abma** took a leap of faith about three years ago and became a full-time missionary to his neighbours in Lacombe Alberta. Rick challenges Christians to follow God's command to love our neighbours by meeting them where they are at. He practices what he preaches in his neighbourhood and has facilitated training for communities and churches in Lacombe, Lacombe County, Red Deer, Sylvan Lake, St. Albert and Terrace, BC. Rick recently published a book, *Neighbouring for Life*, which is filled with stories about how neighbours made a difference by showing God's love to each other.



Prior to going to seminary, Rick was a radio DJ and still hosts a radio program on Sunny 94 FM in Lacombe. Rick enjoys windsurfing on Gull Lake and cheering for his beloved hockey team, the Vancouver Canucks. Rick is a former Dordt College roommate of Jim Hummel.

To support his ministry, Rick imports Rio Olancho Direct Trade Coffee beans from Honduras which are produced by about 50 Honduran farmers in community driven arrangements. Farmers are paid fair wages and practice environmentally responsible 'shade grown' practices producing coffee that is organic, certified ethical and traded fairly.



Earlier this year, a group of his friends launched Good Neighbour Coffee House in Lacombe to further support Rick's ministry. Rick is supported by his wife Joyce and his four children. For more information, check out www.goodneighbourcoffee.ca. Stop by the office for a complimentary sample, while supplies last.

