

LIGHTHOUSE Beacon

FALL 2021



Fall and Anniversary Greetings!

Greetings! It's been 5 years since Lighthouse Financial was started. Summer 2016 was an exciting time from finding a back-office partner, IPC Investment Corporation, signing the lease and renovating the office, having the phone and computer system installed, assembling furniture, and inviting potential prospects (you 😊) to join the firm. One of the most important developments was having Ella Mae Cupido, Investment Assistant and my wife, Carol Slomp, Office Manager, and business partner join Lighthouse Financial. Thank you, Ella Mae and Carol!

What's changed in the last 5 years:

- Increase use of technology accelerated during COVID-19. Conducting meetings virtually via Zoom or Teams, sharing files with Microsoft Sharepoint® and using DocuSign® to sign documents electronically have resulted in being able to deliver Advice Your Way®
- A gradual shift in the industry from promoting products to life planning. Although we have been practicing this approach for many years, the industry is starting to shift from being focused on math, finance and business to an understanding and empathy for people and how products fit in achieving life planning goals.



What has not changed is relationships. Each individual and household has unique goals and dreams, and benefits from a human touch. Our relationships with you as clients allow us to help you meet your financial planning goals.

What's next? One constant is change. We are having discussions on how we can continue to serve our growing client base including bringing an Associate Advisor on board. We take heed in the words found in Matthew 6:25-27:

"Therefore, I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Can any one of you by worrying add a single hour to your life?"



Whether you are a new client or joined right from the beginning, thank you! It's been a blessing to come alongside you during your blue-sky times but also during your dark cloud times such as losing a job, parent, or spouse.

In this newsletter we highlight Mission Thrift Store 2 in *Bloom Where You are Planted*. In *Planner's Corner* we discuss "How Much Does God Want Us to Keep?"

I look forward to connecting with you virtually or in person in the months ahead. You and your business are appreciated.

Jim Hummel, CFP® CKA®

"Not all of us can do great things, but we can all do small things with great love" Mother Teresa



Help Us Celebrate!

To celebrate our 5th anniversary, we were planning a Client Appreciation Event on October 2. Given the rising COVID numbers and current restrictions, we've postponed the event till Spring 2022. Stay tuned for details.

In the meantime, as our 5th Anniversary gift to you, we've teamed up with Good Neighbour Coffee. They are a coffee company who pays farmers directly at prices almost 50% above New York coffee trade prices. They are currently working with local missionaries in Olancho, Honduras. Good Neighbour Coffee is serious about their personal relationship with these farmers. The farms have grown to include almost 250 workers, who now sort their product for the excellent green beans that are fresh roasted by Good Neighbour Coffee. Not only is Good Neighbour Coffee organic, fair trade, direct trade and locally and freshly roasted, all proceeds are shared by the workers in Honduras and by "Neighbourhood Life", a central Alberta ministry that brings neighbourhoods together for Christ.



If we are meeting you in the office over the next half year or so, we'll provide you with a 200-gram package of this coffee. If we are not meeting and you would like a package, please let us know and we'll arrange delivery. For more information check out <https://goodneighbourcoffee.ca/>.

Bloom Where You are Planted: Mission Thrift Store Edmonton 2



After three years of diligent prayer and planning, Mission Thrift Store Edmonton 2 opened its doors July 23 at 11209 – 149 Street NW, Edmonton, AB. The 18,000 sq. foot store follows the Mission Thrift Store (MTS) brand standards. They aim to have a store that is clean and bright and full of fun treasures. This is achieved in part at MTS 2 with

the bright green stripe around the store. The store is open from noon to 5 PM on Tuesday through Saturday with donations accepted from 10 AM to 3 PM Monday through Saturday.



Mission Thrift Store (MTS) is a volunteer-driven, non-denominational Christian organization that currently operates more than 50 thrift stores across Canada with a mission to make the living, life-giving, life-changing Word of God accessible to people everywhere. Every purchase helps transform millions of lives in 43 countries by funding dozens of initiatives through a joint ministry with Bible League Canada. Buyers save money and the planet by giving used goods a new life – redirecting them from landfills.



Store Manager **Lisa Paarup** indicates that the store is doing very well in it's first two months of operations. She comments "We truly need more volunteers to help get the donations processed and on the retail floor. We pray every day for more hands to help. I am trusting that God will provide." To volunteer, stop by the store to pick up an application. email Lisa at Edmonton2@missionthriftstore.com or check out <https://missionthriftstore.com/volunteer/>.

Lisa further comments that "Each day we have a time of devotion and prayer. It is important to never lose sight of our ultimate mission which is that we are serving Our King. I am so thankful for this store and the opportunities that come through our door every day to serve Jesus, Our Lord."

Parkland Immanuel Christian School (PICS) Building Legacies Golf Classic: Faith, Resilience, Build

I was honored to participate in the 20th annual PICS tournament with the theme "Faith Resilience Build" on Saturday, September 11, 2021. PICS has been



blessed with a significant increase in student enrolment and plans for a capital expansion are well under way. Regrettably the pandemic delayed plans to break ground in 2020. However, through FAITH in our gracious God, and the community's RESILIENCE, PICS continues to push forward with the plan to BUILD later this year or early next year.

Lighthouse Financial and IPC Investment Corporation was a Bronze sponsor of the event.

Planner's Corner: How Much Does God Want Us to Keep?



This Planner's Corner explores the Biblical principles of "God owns it all; we are stewards of what God has given us" and "contentment" and is based on an article by Rob West, President of Kingdom Advisors, a professional association of Christian financial professionals of which I am also part of. Rob is also host of Money Wise, a US nationally syndicated radio program.

Financial success is often described as attaining a certain lifestyle. The nice house. The fancy car. The attractive spouse. The adorable children. And once



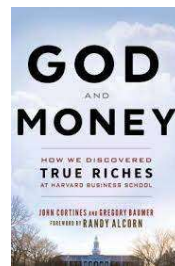
the lifestyle is achieved, the dream expands. Maybe it now includes an annual trip abroad, a golf club membership or

a cabin. In and of itself these things are not bad, however chasing after a lifestyle-based standard, will never bring true contentment.

When it comes to our relationship with money, many Christians start with the erroneous assumption of determining the amount God wants us to give away. It places a huge weight of responsibility on our shoulders and keeps the control firmly in our hands.



The question isn't "how much does God want me to give?" but rather "How much is God wanting me to keep?" The reality is God owns it all. This realization is great news as there is tremendous freedom that comes along with this reality. When we see ourselves as stewards of God's resources, we stop comparing ourselves to others. We exit the rat race and are blessed with the ultimate decision-making tool: prayer.



In their book, *God and Money*, John Cortines and Geoffrey Baumer share their stories about moving from spenders and savers to servants by discovering God's financial finish line in their lives. Any amount above their financial finish line resulted in increased giving, positively impacting the world, and breaking the power of "stuff" in their lives. Any race without a finish line will end in ruin for its competitors where they will either drop out, thus seeing themselves as failures, or they will press forward to the point of exhaustion or even death. A financial finish line can provide freedom and fulfillment for those who will allow God to lay out the course.

So much is possible when we, like Cortines and Baumer, make the journey from spenders and savers to stewards of God's resources. Why not take the journey for yourself? You can start with this question "What is your financial finish line?"

Jim Hummel, CFP® CKA®

