Christmas Greetings!

For some of US Christmas season is filled with recitals, parties and family activities. With all the busyness, it's important



to take time to reflect on the reason for the season, the birth of our Savior, Jesus Christ.

Some of you have experienced the loss of a family member or employment or have a health concern which may be affecting your ability to "get into the Christmas spirit". This year, my sister and mother passed away to eternal glory. Ella Mae Cupido's cherished niece, her husband and two children passed away suddenly in November. Although we miss our loved ones, we are comforted that they have entered the "throne room" and are free from pain and suffering and are resting in the everlasting arms of Jesus. What a comfort!

It's been another wonderful year at Lighthouse Financial & IPC Investment Corporation. We're privileged and honored to serve you by helping you achieve your life planning goals integrated with Biblical principles. It's been a great year with regards to returns for those of you invested in mutual funds and I'm looking forward to sharing the results with you during annual reviews. In this Lighthouse Beacon, we highlight the well-attended 4th annual (wow!) Client Appreciation Event held at The Loyal Edmonton Regiment Museum on November 1. I was also honored to present a coffee house Estate Planning seminar at Emmanuel Home on November 7. In Planner's Corner, we discuss Rethinking Retirement pondering the questions "As Christians, what should our view of retirement be?"

Thank you for your continued support. Have a wonderful Christmas and blessings in 2020.

Jim Hummel, CFP® CKA® Ella Mae Cupido, Investment Assistant Carol Slomp, Office Manager

Client Appreciation Event, Friday, November 1, 2019: Explore Edmonton's **Military Heritage**



"I didn't know this museum existed," some of the

comments from over one hundred clients and friends who attended the 4th annual Client Appreciation Event held at The Loyal Edmonton Regiment Military Museum on November 1, 2019.



The Museum is housed in the Prince of Wales Armories Heritage Centre, a building that was built



over 100 years ago making it one of the oldest buildings in the Province of Alberta. Terry Allison, Executive Director of the Museum, was on hand answer questions about the regiment which was established in 1908.

It was great to catch up with many of you at the event. Thank you to all of you who were able to attend.

Bloom Where You are Planted



This section will return in our Spring 2020 edition.





Emmanuel Home Visit - November 7

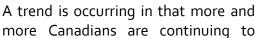
It was great to meet old friends and make some new ones during a coffeehouse presentation on Estate



Planning at Emmanuel Home. We discussed what a Will, Enduring Power of Attorney and Personal Directive are and the necessity of having them in place.

We also discussed having an Alberta Health Services (AHS) initiative known as Green Sleeve which is like a medical passport. In an emergency, AHS medical providers can quickly look at your Green Sleeve and know your health care wishes.

Planner's Corner: Rethinking Retirement





work past traditional retirement age -some out of necessity but others just to stay active and busy. Traditional retirement, defined as no longer working, is never mentioned in the Bible. We do live in this world, so we should consider retirement culturally and Biblically. As Christians what should our view of retirement be?

Jeff Haanan in his book *An Uncommon Guide to Retirement: Finding God's Purpose for the Next Season of Life* presents 5 points of action to help people find God's purpose for their retirement.

 Culture – Most financial institutions and travel companies promote retirement as being on a beach somewhere warm and enjoying a



- 365-day weekend with little concern for the world and those around them. What is your vision for a good retirement? Consider how you want to spend your days.
- Sabbath rest The concept of resting is well documented in the Bible with the intentional Sabbath day every seventh day (Exodus 20:8) and

instructions to the Israelites when they entered the promised land to give the land a year of rest every seventh year (Leviticus 25: 1-5). Upon retirement, consider taking a 3 or 6-month Sabbath rest to refocus and renew, trusting God's provision and discovering the needs of those around us.

Calling – Some of us are in occupations where we have little choice. Our highest calling as Christians is to love God with all our mind, heart, soul and strength and to love our neighbours as ourselves (Matthew 22: 37-39). Retirement is a great opportunity to discover/rediscover our calling. Consider what God is doing in the world that captures your imagination. How can your unique skills, talents or networks be leveraged for

God's purposes in the world? How can your life experiences be used to benefit others? As an



"elder", consider what you can take up in this season of your life.

- Work Is work a curse or is it inherently good?
 Think back to Adam and Eve before the Fall...their 'job' was to take care of the world around them (Genesis 1:26). What does it mean to re-engage with work as you retire? Consider how you can still contribute whether it is paid or unpaid.
- **Stewardship** Stewardship includes money, but it also covers our time and talents. The good Lord put us on this world for a purpose till our last breath. Consider what purpose that may be.

A biblical view of retirement reflects a life of service, pointing beyond ourselves to our Lord and Savior in whose image we're made. I'm blessed to assist many of you who have a wonderful view of retirement and continue to live out God's call in your life.

Jim Hummel, CFP® CKA®

