

# Lighthouse Beacon

FALL 2017

## Opening Comments

It's amazing how time flies. The last time I was writing the Spring 2017 *Lighthouse Beacon* the Oilers and Flames were in the playoffs. Now the new NHL season is in full swing.

We at Lighthouse Financial have much to be thankful for. The number of households we serve continues to increase; we've exceeded our first-year goal of Assets-Under-Management and we are profitable and sustainable. Our insurance advisory\* has been fully integrated into the practice. We've also had the pleasure of supporting several community events which are highlighted in this newsletter.

I attended two conferences in September. The first was in Edmonton and sponsored by my insurance managing general agency, PPI Solutions. The following week, my wife Carol and I attended Investment Planning Council's Annual Advisor Conference in St. John's, Newfoundland entitled "Leading the Way". Both conferences featured industry leading speakers and sessions that included topics on cybersecurity and how to serve millennials.

It's time to give thanks and celebrate! Please join us for a "Night at the Muttart" on November 30. Enclosed in this newsletter are further details. A formal invitation will be sent to you soon. In Bloom Where You Are Planted we highlight **Frank de Boer** and **Ted Schenk**, who biked 7,000 km with Sea-to-Sea to raise awareness and funds for poor people in North America and around the world.

Thank you for allowing me to help you achieve your life planning goals integrated with Biblical principles.

Jim Hummel, CFP®, CKA®

\* Insurance services provided through 2008832 Alberta Ltd.

## Involved in Our Community

Lighthouse Financial and IPC Investment Corporation were pleased to sponsor a number of events in our community:

- June 3, Hole Sponsor Rehoboth Christian Ministries 27th Annual Golf Classic – helped raise \$38,000 to be put toward the lease of a 15-passenger Ford Transit Wagon for transportation of Rehoboth clients in the Stony Plain/Spruce Grove area.



- Sept 9, Hole Sponsor Edmonton Society for Christian Education 23rd Annual Golf Tournament - helped raise \$37,200 for curriculum development at Edmonton Christian Schools.
- Sept 16, Hole Sponsor Canadian Reformed School Society's Building Legacies Golf Classic – helped raise funds for Expansion.
- Sept 22, Hall Sponsor, Inglewood CRC Refugee Dinner – helped raise over \$16,000 to support two refugee families.



Golf, food and fun...a great way to fundraise and build community!

## Planner's Corner

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### Return on Life

One of the speakers I had the pleasure of hearing at IPC's annual conference in September was **Mitch Anthony**. Mitch, based in Rochester, Minnesota, is the founder and president of Advisor Insights and the Financial Life Planning Institute. Mitch's challenge to primarily a group of secular advisors at the conference was to focus on Return on Life vs. Return on Investments. He provided tips on how to change the focus from such things as investment returns, charts and graphs to what really matters when advising clients.

As Christians' we know that God owns it all. We are stewards of what he's given us and every spending decision is an eternal decision. Matthew 6:20-21 reads:

"But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also".

As first world Christians we understand this passage intellectually, but it can be difficult to practice. So, how can we increase our Return on Life?

One area is contentment. Mitch made the point that comparison is the killer of contentment. Sometimes we don't think we need that newest thing or gadget until we see our neighbour or friend having it. In 1 Timothy 6:6-7, Paul writes:

"But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it".

A helpful practice is to stop comparing yourself to others and work towards being "content whatever the circumstances".

Another area is generosity. Ask yourself this question "What is my plan for supporting the organizations and causes that I care about in the upcoming year?" Regular tithing is a big part of the equation, but it also may include contributing your time and talents. If applicable, I would encourage you to include your spouse and family in this discussion. Studies have been done on how

generous people learn to be generous. Most say they learned it in their families making the point that generosity is better caught than taught.

I've been blessed to work with many of you whose focus is on Return on Life. I look forward to journeying with you as we achieve your life planning goals.

Jim Hummel, CFP®, CKA®

## Notables

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- **Ella Mae Cupido**, Investment Assistant, has taken and passed the *Investment Funds Institute Course* and is now a Licensed Assistant. When Jim is away from the office, Ella Mae can now serve you.
- After being a member of Kingdom Advisors® and its predecessor Advisors with a Purpose for many years, Jim has earned the Certified Kingdom Advisor® (CKA®) designation after completing 20 hours of training in Biblical wisdom and satisfying other requirements. Kingdom Advisors® exists to serve the public by creating a recognized and credible specialty of Christian financial, legal and accounting professionals within the financial services industry offering biblically wise financial advice. CKA®'s are individuals who have demonstrated themselves to be believers in Jesus Christ, able to apply Biblical wisdom when giving counsel, are technically competent, ethical and of integrity and Biblical stewards.
- We can now provide access to mortgages through our strategic partners, Invis and Manulife. If you are looking for mortgage financing or refinancing let us know. We are confident you will obtain excellent service from these mortgage professionals



## A “Night at the Muttart” Client Appreciation Event

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Muttart Conservatory  
9626 96a St NW, Edmonton, AB  
Thursday November 30  
Anytime between 6 – 9 pm

Drop in between 6 to 9 pm to view the pyramids and enjoy beverages and snacks with special barista **Rick Abma** from *Neighbourhood Life*, Lacombe, AB. *Neighbourhood Life* challenges people to ‘bloom where they are planted’ by responding to God’s command to love our neighbours. One way *Neighbourhood Life* does this is over coffee. Rick roasts and sells direct trade coffee from Honduran farmers. Earlier this year, Good Neighbour Coffee House opened in Lacombe, AB. For more information, check out [www.goodneighbourcoffee.ca](http://www.goodneighbourcoffee.ca)



## Bloom Where You are Planted

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### Sea-to-Sea: Frank de Boer & Ted Schenk



**Frank de Boer** and **Ted Schenk**, two Lighthouse Financial and IPC Investment Corporation clients, decided to bike 7,000 km from Sea-to-Sea (Pacific to Atlantic) for nine weeks and two days this summer. The goal was to raise funds for and create awareness of the needs of poor people in North America and around the world. 135 riders took part with funds raised for World Renew [www.worldrenew.net](http://www.worldrenew.net), Partner’s Worldwide [www.partnersworldwide.org](http://www.partnersworldwide.org) and the rider’s local charity (optional).

Besides the fundraising, both Frank and Ted decided to join the tour for different reasons. Frank, pastor

of Iron Springs (AB) Christian Reformed Church, was looking for something that would stretch him physically while giving him a mental break from the day-to-day stresses of being a pastor.

Ted, a recently retired carpenter from Edmonton and lifetime adventurer, completed a similar ride 3 years ago with the Alliance Church and relished the opportunity to do it again and do something good especially for causes that he supports and are affiliated with the Christian Reformed Church.

Frank was overwhelmed by the support he received including from his own Old Timer’s hockey team and



league, many who have no connection to a Christian community. He came home mentally, emotionally, physically and spiritually stronger than when he started. His blood pressure went from high to normal and he lost over 50 lbs. In addition, he gained lifetime friends who will continue to serve as a support network.

Ted appreciated the comradery of the group, the devotions, the positivity in spite of adversity and the ability to play “Dutch bingo” around evening camp fires.



Frank’s advice: “If you ever have a chance to do something like this, take it.” Ted also encourages others to participate in future rides and he hopes to do it again. Lighthouse Financial & IPC Investment Corporation sponsored both riders. Over \$1.6 million was raised.