

# Lighthouse Beacon

CHRISTMAS 2016

## Opening Comments

---

Welcome to the first edition of the *Lighthouse Beacon*. It's been an incredible journey with the start up in my basement on August 2, 2016. Thank you for the cards, letters, emails, phone calls and expressions of encouragement and support during and after my time away...it's been overwhelming! It's great to be back helping clients achieve their life planning goals while promoting Biblical principles. It's especially a privilege to come alongside clients in times of change such as transitioning into retirement or losing a family member. Thank you for your trust and confidence.

*Lighthouse Beacon* features highlights and updates as well as *Planner's Corner*, which will discuss a relevant financial planning topic. Another feature is a section entitled *Bloom Where You are Planted*. When I was in grade school, I remember my older brothers attending a Christian youth convention based on this theme. The image used to promote the convention was a flower, which, against all odds, was in full bloom on the side of rocky mountain. In this issue, we highlight the work of George & Toni Fernhout, International Relief Managers for World Renew who are making a difference in Uganda. Whether you are working in Uganda in an refugee camp, volunteering at a local Bibles for Missions Thrift Store or involved in your family, church, or school community, thank you for making a difference and blooming where God has planted you. Have a wonderful Christmas and blessings in 2017.

**Jim Hummel, CFP®**

## Highlights

---

- About 100 people attended the Open House to celebrate the grand opening of Lighthouse

Financial on November 4, 2016 and enjoyed wine, cheese, and cake! Ken Eerkes was the winner of the gift basket from Dutch Delicious

- Lighthouse Financial is currently serving about 130 households of which 10% are new-to-me clients. We have capacity for about 300 clients. Thank you for your referrals of family and friends.
- After four months of operation, we are 2/3 of the way towards achieving our first-year goal in assets under management.

## Kudos

---

A BIG thank you to the following individuals and firms who greatly assisted with the launch of Lighthouse Financial:

- Will Harvie, Realtor, Cushman & Wakefield
- Emily VanDriesum, Designer
- Dan & Christine VanSloten, Jeremy VanSloten, Contractors, DV Custom Built
- David Garrison, IT provider, Simpategy IT
- Roger Stephens, lawyer, Simons & Stephens
- EllaMae Cupido, Investment Assistant
- Carol Slomp, Office Administrator
- Investment Planning Counsel® staff
- NEI Investments® staff

## Coming soon!

---

In order to continue to help meet clients' needs, we will soon be offering life and disability insurance. Jim passed the Alberta Insurance Council exam in June 2016 and is in the process of getting licensed.

## Bloom Where You are Planted

---



### George & Toni Fernhout, International Relief Managers, World Renew

For the past 12 years, the Fernhout's have served with World Renew anywhere from 3 months to 2 and 1/2 year assignments in areas of the world that have experienced natural or man-made disasters from Pakistan to Haiti. Compelled by God's deep passion for justice & mercy, World Renew joins communities around the world to renew hope, reconcile lives, and restore creation. World Renew ministry is three-fold: Community Development, Disaster Response & Rehabilitation, and Peace & Justice. George and Toni volunteer as International Relief (project) Managers in Disaster Response.

Currently the Fernhout's are serving a 4-month assignment in Uganda at Bidibidi Refugee Camp where 250,000 refugees from South Sudan are being resettled in a refugee camp in Northwest Uganda. South Sudan is a country amid a civil war with reported deaths up to 300,000 people. Over 80% of the refugees are women and children as the men and boys remained behind to protect assets such as cattle or to fight or have been killed or abducted.

One of the most critical needs remains that of WASH (water, sanitation, and hygiene) in order to prevent water-borne diseases such as cholera and dysentery. World Renew in partnership with Here is Life, a local Christian humanitarian aid agency, is overseeing the construction of 350 latrine/bathroom units.



As members of the Christian Reformed Church, the Fernhouts began this work as a lifelong dream and calling after retiring from their careers in education (Toni) and social work (George). They see this as an opportunity to continue serving others who may be less fortunate using their continued good health and the skills learned during their careers. While recognizing that this type of work requires considerable commitment and sacrifice of home life comforts, they strongly encourage others to consider it. They have found it very rewarding and would recommend it highly.

When asked to comment on their experience with Jim Hummel, their primary financial investment and pension management advisor for the past 20 years, they clearly describe it as a positive and essential component of their busy lives. "Jim brings an important clarity, comfortable and trusting quality to the management of our financial well-being and responsibilities. We are impressed with his expertise, his advice, and his sincere commitment to our well-being. He has allowed us to pursue our interests without worry or concern about the effective management of our financial resources. When Jim decided to begin his own practice, we decided to stay with him because of his excellent service and support".

For more information about World Renew visit [www.worldrenew.ca](http://www.worldrenew.ca)

## Planner's Corner

---



### Advice has benefits.

In the investment world, regulatory changes known as the Client Relationship Model 2 (CRM 2) are occurring. This has led to notices on your investment statements outlining fees and standardized rates of return.

So why work with a Certified Financial Planner® and pay fees for his services? Several studies have been completed in the past 5 years which indicate there are benefits to receiving and paying for advice:

- 1) Improved net worth – advised households grow their wealth 3.9 times more than non-advised households over 15+ years
- 2) Increase financial focus – advised households are more likely to have a Financial Plan and advisors help investors better control their emotions with regards to investing
- 3) Better retirement readiness – advised investors report greater confidence about their retirement outlook and investors who have used an advisor for more than 10 years are more likely to retire 'comfortably'

### Jim Hummel, CFP®

Sources:

2016 The Centre for Interuniversity Research and Analysis of Organizations in Montreal survey of Canadian households

2012 Investment Funds Institute of Canada Value of Advice Report

2014 The Financial Planning Standards Council survey