

# Lighthouse Beacon

SPRING 2017

## Opening Comments

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It's a blessing to serve many of you reading this as your CERTIFIED FINANCIAL PLANNER®. Thank you for your confidence as we journey together in achieving your life planning goals and seeking Biblical wisdom with regards to finances. My goal is to become your most trusted advisor.

I am now able to provide life and accident/sickness insurance products through IPC Estate Services Inc. It's another tool in my tool box that I plan to use in helping you to meet the goal of ensuring that things are taken care of when you pass away or if you become incapacitated. I'm an agent (or in the process of becoming an agent) with 4 major insurers.

In this edition of *Lighthouse Beacon* we feature the artwork that adorns the walls of Lighthouse Financial created by some very talented artists. In Bloom Where You are Planted we highlight the work of **Jerome Cupido**, who built and delivered a baler to a farmer in Kenya forever changing this farmer's life, family and community, and the work of **Doug Visser** and **Kelly Mills** in preserving some unique land in northeast Edmonton. Planner's Corner focuses on the four choices we have in allocating the monetary resources God has given to us: Live, Give, Owe, Grow.

Thank you for your continued support. We appreciate you and your business.

**Jim Hummel, CFP®**

## Highlights

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- Lighthouse Financial continues to grow. We are honored to serve about 190 households. We have capacity to serve 300 households and

appreciate your continued referrals of family and friends.

- After 9 months of operation, we are 98% towards our first year goal of assets under management.
- Now able to provide life and accident/sickness insurance, segregated funds and other insurance products through IPC Estate Services Inc. Conducting an insurance needs analysis and reviewing your existing coverage will help me determine if you are carry enough insurance or perhaps too much. I will then be able to supplement your coverage if needed.



## Planner's Corner

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### 4 Uses of Money: Live, Give, Owe, Grow.

A rite of Spring is filing income taxes (not both Alberta teams making the NHL playoffs ☺). While filing, we can clearly see how we allocated the monetary resources God has given us. There are 4 basic areas:

**Live** – day-to-day expenses, the essentials such as food, clothing, shelter and discretionary items. A key Biblical principle is to spend less than you earn.

**Give** – In a recent webinar hosted by Kingdom Advisors\*, Andy Stanley, pastor, communicator, author and founder of North Point Ministries, Atlanta, Georgia made several comments that prompted me to reflect on this area of my life.

"Uncertainty undermines generosity" – similar to investing, there always seems to be a reason not to give – job situation, economy, children's braces, etc.

"Generosity is the premeditated, calculated,

designated emancipation of personal financial assets". In simpler terms, generosity is the planned amount that is set free to others from your personal financial assets. Generosity is a wonderful antidote to an over-reliance on our material possessions. (and also contributes to overall mental health!)

**Owe** - Sometimes broken up into two categories, debt and taxes. A key Biblical principal is to work towards being debt free. Debt always mortgages the future. Being debt free allows you to focus on the other three uses of money...live, give, grow. As for taxes, if you pay taxes, rejoice, they are symptomatic of God's provision.

**Grow** - This is the only way to save for long term goals such as buying a home or achieving a 'comfortable' retirement.

An exercise to consider would be to take your income tax return, credit card, loans and mortgage statements and categorize each item in the 4 categories listed above. After reviewing, you can determine areas that need improvement. From there you can develop, implement, and monitor a plan in those areas. If you would like assistance in doing this exercise, please let me know.

**Jim Hummel, CFP®**

\* Kingdom Advisors is a network of Christian advisors throughout Canada and United States who seek to promote Biblical wisdom in their practices. This Planner's Corner is derived from their resources.

## Art in the office

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### The Lighthouse - Mixed Media Mosaic Art



**Rika van den Heever** and **Denise Dykstra** enjoy giving life to stained glass and ceramics and other found objects by creating beautiful pieces of art. What started out as a hobby 7 years ago as a way of creating beauty and deepening a friendship, has

morphed into a small business venture with commissioned work to celebrate anniversaries, retirements, school and church fundraisers.

Thank you, Rika and Denise, for the beautiful mosaic. For more information contact Rika at [heever@telusplanet.net](mailto:heever@telusplanet.net) or Denise at [dykstras@telus.net](mailto:dykstras@telus.net).

### "Seasonal Shift" - Painting

"to capture light, to share a moment- rare, but fleeting, to experience a gratitude, to convey contentment, to revel in colour, shape, divisions of space – that inspires me to paint..." is a quote from **Cindy Bouwers**



In 2006, after years of working as a graphic designer, Cindy made a decision to explore a long buried desire to paint and pursue her own artwork. She finds inspiration in watching the play of light, translating the shapes and patterns created in its path. Her desire is to bring the viewer into a shared experience, a moment of pleasure, a recognition of beauty, a sense of hope. She paints out of her downtown studio in Calgary.

For more information about Cindy's work, check out her website at [www.cindybouwers.com](http://www.cindybouwers.com). Cindy, thank you for sharing your gifts and talents.

### Lighthouse - Print

"He leads me besides the still waters. He restores my soul" Psalm 23:2,3



This housewarming gift encapsulates one of the objectives of Lighthouse Financial and fits wonderfully with the décor. Thank you to the family who gave this gift!

## Bloom Where You are Planted



### Jerome Cupido

In 2001, **Jerome Cupido** was asked to be part of feasibility study between Kenyan cattle farmers and CRWRC (now World Renew) and the Northern Alberta Diaconal Conference (NADC). This study's goal was to come alongside projects underway by providing additional resources such as equipment, training, or transportation.

While in Kenya, Jerome made a connection with **Jeremiah**, Project Manager of the Massia Rural Training Centre. Together, they identified a need to minimize the losses of moisture in feed so that when the droughts came, feed would still be available. Jerome made a commitment to come up with a solution. In January 2017, Jerome delivered a hand baler that he designed and manufactured that can be maintained by locally available parts and fuel. With a regular baler, there is complexity in tying and knotting the bale making it difficult to service and maintain in a third world country. The delivered baler is loaded by hand and bales are hand tied. The baler can be pushed, pulled, or dragged by people or donkeys and has a capacity to make 12 bales an hour. When using the hand baler during baling season, Jeremiah can make up to \$36 an hour - a substantial increase from his off season income of \$2 per day.



What's next for Jerome? Reducing the cost of the balers, and then assembling, and distributing them from Canada. He hopes to collaborate with a charitable organization that can identify and distribute to farmers who can make use of the baler. For more information check out the You Tube link <https://youtu.be/8PLolizndSY>

### Lady Flower Gardens

Located adjacent to the North Saskatchewan River in Northeast Edmonton's Horse Hill Area, Lady Flower Gardens (LFG) has a 75-acre old growth forest, a large insulated yurt used for community events, and a 5-acre community garden. LFG is a Land Foundation with the objective of growing a healthy agricultural community with disadvantaged people. It differs from a standard foundation in that instead of providing grants and funds, it grants free access to agricultural products, land, and knowledge to community groups that work with disadvantaged Edmontonians. In 2016, 17 of these groups planted, weeded and harvested resulting in 52,000 lbs of produce going to Edmonton's Food Bank and over 20,000 lbs to themselves and their agencies.

Unfortunately, residential development is increasingly pressuring the agricultural and wildlands of Lady Flower Gardens and the 143 acres of prime agricultural lands south of it. In order to protect this land, landowner **Doug Visser**, and his partner **Kelly Mills**, hope to obtain a conservation easement with the Edmonton and Area Land Trust. This conservation easement will allow Lady Flower Gardens to become a catalyst for the development of a deeply rooted collaborative neighbourhood in which Edmontonians can learn to live sustainably with the land and each other.

Donations towards conserving the forest and particularly the agricultural lands will be held in an endowment fund at the Edmonton Community Foundation. Every donation made up to \$60,000 will be matched by Doug Visser. At the time of writing, with the matching funds, \$74,000 has been raised. To further fundraising, a benefit concert featuring **Ann Vriend, Amy van Keeken and Joe Nolan** is planned for Saturday, June 10. For more information, check out [www.ladyflowergardens.com](http://www.ladyflowergardens.com).

