

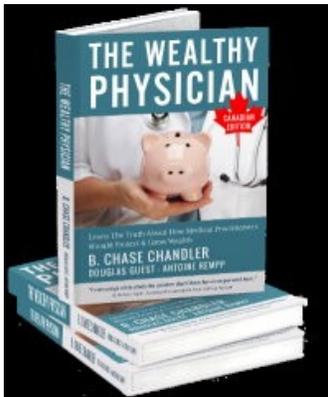


## RF's Newsletter - September 2016

If you're receiving this newsletter, it is because we're friends, you've shown interest in what I offer, or you're already a client of [Rempp Financial](#). I know you probably receive several newsletters already, so I'm going to try my best to bring valuable information while at the same time keeping the content light and entertaining. Links in the different sections will provide additional content for those interested in learning more.

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### Bringing Positive Change



#### TWP

Refer a doctor, dentist, chiropractor... and I'll send them a free book.

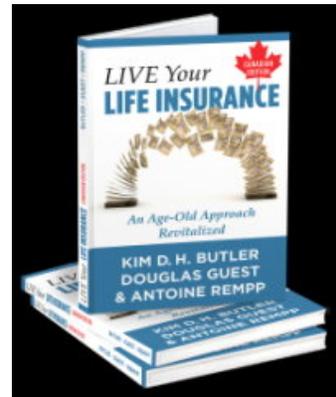
**Refer a friend**



#### Start Your Own Bank

Banks make money. Lots of it. Learn how you can create yours.

**Create Your Bank**



#### LYLI

Get your free copy of Live Your Life Insurance (LYLI).

**Get the Book**

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### What's happening at the Rempps?

August is over, school is starting soon! This month went by so fast, it's unbelievable! August is notorious for people being away on vacation. Given the challenging economic times, people have chosen destinations that are more affordable to attend. They don't travel as much. Neither did we lol. We took the girls on the pirate ship in the West Edmonton Mall. I'm not a fan of malls, but that one is quite interesting for the girls, so many things to see and do.

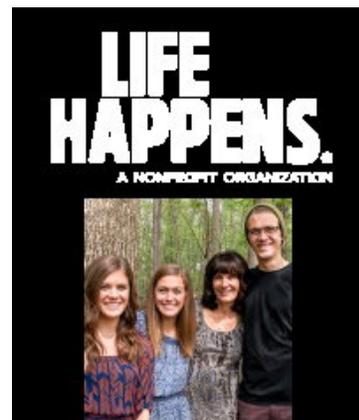


We also went on a weekend trip to Banff to approach galleries for Amy's art, and find more outlets for her fine art paper prints. Amy's pregnancy is progressing well--we are already in the second trimester, the baby will be here before we know it!

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## Because Life Happens - *Not enough time...*

Every month I post a [video](#) [fromLifeHappens.org](#), a nonprofit organization dedicated to showing people why they need to take personal financial responsibility. This month's video is about an entrepreneur who started a business and was quickly responsible for 100+ families. One day he felt sick, two weeks later he was gone. As a responsible business owner, he had the proper coverage for continuity of his business, and for his family to not have to worry financially. Don't delay. [Ask for more info.](#)



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## Giving Back to the Community



My wife Amy is a wildlife artist. Her art is a great outlet for us to donate to charities, as we believe it is important to give back. The wolf painting shown here is a new style of painting that Amy is currently working on, we call the style "Metal Art". It is similar to the murals Amy did at the Fort McMurray International Airport, except that these panels are smaller. The style combines metal grinding on aluminium panel, airbrushing, clear coating and in some cases polishing. You can see more of Amy's artwork at [amykeller.com](http://amykeller.com).

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## Understanding the rule of 72

Over the last few weeks I've come across a few clients who had money invested with other advisers or banks and were thinking they weren't doing so bad, until I explained the "**rule of 72**", which is a shortcut to estimate the number of years required to double your money at a given annual rate of return. The rule states that you divide the rate, expressed as a percentage, into 72:

$$\frac{72}{\text{Rate of Return}} = \text{Time for Investment to Double}$$

Why is that tool so interesting? Because it allows you to very quickly determine if the return you're getting on your money will actually allow you to reach your financial goal (retirement, savings, education fund...), or if you're going to miss it completely.

Quite often people have money at the bank earning less than 1% in a GIC or savings account.

As showed on the table here, if you have a return of 0.5%, it will take you 144 years to double your money. Can you afford to wait that long? Even if you had 2%, it would still take you approximately 36 years to double that money, and that is not taking inflation into consideration.

Rate	Rule of 72
0.25%	288.00
0.5%	144.00
1%	72.00
2%	36.00
3%	24.00
4%	18.00
5%	14.40
6%	12.00
7%	10.29
8%	9.00
9%	8.00
10%	7.20
11%	6.55
12%	6.00
15%	4.80
18%	4.00
20%	3.60

I encourage you to check all your statements and confirm what rate you are getting on your money. Don't include the money you've contributed into the plan, simply calculate how much the money that is in there has grown over the last year, or last few years. It usually is quite staggering how little your money earned in most common investments.

Not sure how to calculate that rate of return, [contact me](#) and I'll work through it with you.

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## Tip of the Month

As I mentioned earlier, my wife is an artist, and we sell her art in various formats (art cards, prints, originals) at shows and events. Until just a year ago, we never offered credit card payment because we didn't think we could. What a mistake that was! We probably lost many sales just for that single reason! If you're in retail for yourself, have a small shop, and don't know about [Square](#) (or equivalent offered by other companies), don't wait any longer!



For a very small fee (compared to losing the sale) of 2.65% per transaction, you can use the Square app directly on your phone to sell your products using the customer's credit card. All they have to do is sign with their finger directly on the screen, and the transaction is processed! So simple, so efficient.

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## Entrepreneur of the Month

One of the characteristics of successful business owners is the ability to work with a team and to encourage each other. The majority of my clients are also business owners, so each month, I will feature one of them in this newsletter.

Jennifer Blake is the co-owner of the Hoffman Institute in Canada. She's such an amazing person, she radiates and is living proof that the Hoffman Process works. Amy and I both attended the Hoffman Process and it changed our lives forever. We are so grateful to have heard Jennifer speak at one of Darren Weeks' events, and Jennifer was actually Amy's teacher for her session.



It's hard to explain the extend of what the Hoffman Process can do for you! I know that for Amy and I, it is the best money we've ever spent on ourselves, by far! I encourage you to visit the website, and please don't hesitate to reach out if

you'd like to learn more about our experience, or why we feel so strongly about it.

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