



## RF's Newsletter - February 2016

If you're receiving this newsletter, it is because we're either friends, you've shown interest in what I offer, or you're already a client of Rempp Financial. I know you probably already receive several newsletters, so I'm going to try my best to bring value 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



#### Cash Flow Planning

Complete this short survey to find out if you can benefit from it.

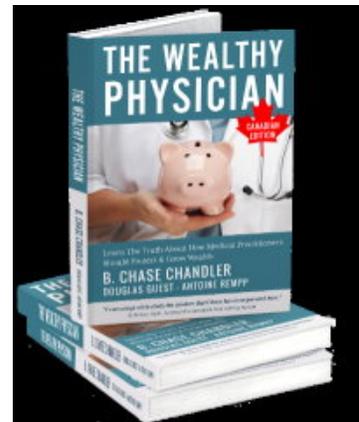
**Complete Survey**



#### Start Your Own Bank

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

**Create Your Bank**



#### Medical Professional

Find out how to safely grow and protect your wealth.

**Get the Book**

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## What's happening at the Rempps?



January's over already, with its goals and resolutions ;-). One resolution I have for 2016 is to eat more healthy and exercise regularly. Not only to be more efficient at work, but also to make sure that my kids will have their dad for a long time.

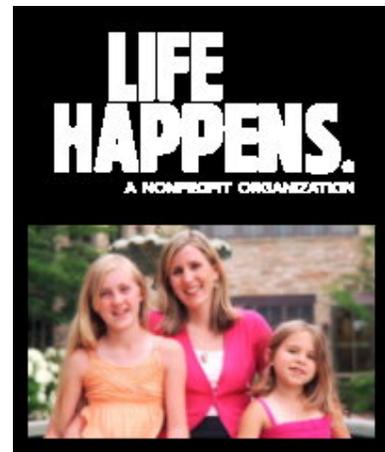
We also attended a Fast Track Event where we had a chance to hear from Jennifer Blake, who is a great speaker talking about an amazing program that benefits anybody who's had a... childhood! Check the [Hoffman process here](#).

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## Because Life Happens

Here is the video of the month, by LifeHappens.org. My wife and I can relate with this video as she did go through something similar in her own life.

Her parents had everything planned to be able to retire young and travel the world, but all those plans changed when Amy's dad was diagnosed with Multiple Sclerosis (MS) and passed away at the young age of 48.



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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 help and share our success with the community. We continually donate to charities, as we believe it is important to give back. The featured painting this month is called

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"White Spirit", it is the second of three paintings inspired by her dad who passed away twelve years ago this month. This is the first one she finished after his passing. You can see more of Amy's work at [amykeller.com](http://amykeller.com).

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## RRSP Season - February Rush...

February is the "RRSP month". It's everywhere: bank windows, newspapers, TV, radio... everybody wants you to buy RRSPs. Hurry, the deadline is approaching... Don't you miss it! ..... uhm.....

Well I hate to say it, but I think RRSP is a bad idea. No, it's not a typo, I wrote "bad", and I mean it.

Why do people buy RRSP... for the tax deduction. Sounds like a no-brainer... but what about the tax you'll pay when you retire?

Go ask a farmer if he'd rather pay tax on the seed or the harvest.

Bad enough that the tax on the harvest is significantly bigger because of the volume, but that is if you didn't have any issues along the way, like storms, bugs, drought, equipment breakdown... or the market collapsing and being down 20%... sounds familiar?

So if your only reason for buying RRSP is the tax deduction, well let me confirm that there are other better ways to get that deduction, without filling the pockets of your advisor (who gets paid whether you make or lose money).



If your'e incorporated, one of the very interesting ways to get a tax deduction is to get a Health Spending Account with Olympia Benefits. Doing so, you can write off your personal medical expenses at the corporate level, up to \$30K if your spouse is an employee of your corporation. This method is very popular with business owners, medical professionals, accountants and lawyers.

Now back to your RRSPs. Would you hire an employee, let him sit on his rear and loose you money, and pay him despite that lack of performance? No... so why are you paying your advisor to do just that with your money then!

Now if, and that is a big "if", you decide to buy RRSPs, I would recommend that you buy them as a self-directed account. Expect some push back from your advisor, they'd rather keep the commission... But by doing so, you'll be able to use that money to invest into real estate or a business, or even as a way to borrow money for a project or to lend money to others.

Reach out if you'd like to learn more about options that would benefit you.

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## Tip of the Month

You've heard it before, a picture is worth a thousand words. Between Facebook, LinkedIn, Pinterest and Instagram, you have numerous opportunities to communicate with your clients or friends through pictures.

Not everybody is a graphic designer, well at least I know I'm not... so how do you create those pictures with the text overlapping without spending endless dollars and time?



Try Canva.com. This program is free, and it allows you to create really nice pictures with text in minutes, without particular skills.

My friend Jon Simcoe is the one who introduced me to this tool, and I love it! It allows me not only to create those designs super quickly, but I can size them accordingly to the platform I'm posting on (Facebook, Instagram...).

And you can't beat the price... it's free!! Just need to take a little time to

familiarize yourself with the website, then you're off to the races. Marketing is a huge part of any business, as it helps increase visibility and awareness of your brand.

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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.

As February is RRSP month, I thought I would introduce Jon Simcoe, founder of Lion Properties Ltd, in Fort McMurray.



In 2015, Jon used other people's RRSPs to purchase over 20% of all the houses sold in Fort McMurray. Instead of paying your advisor for losing your money in mutual funds or on the stock market, you can call Jon and see how he can make money for you. Here's his [website](#). Phenomenal individual with a fantastic ethic.



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