
Rempp Financial Newsletter - November 2016

1 message

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Financial education is everything. Financial tips and advice on how to grow and protect your wealth.

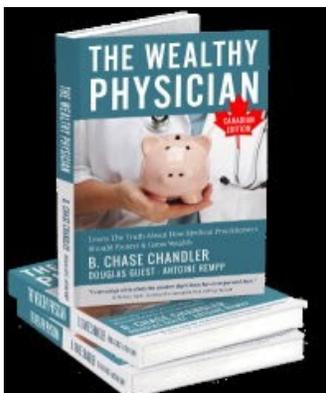
Tips to help executors navigate the challenges that come with the job.



RF's Newsletter - November 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.

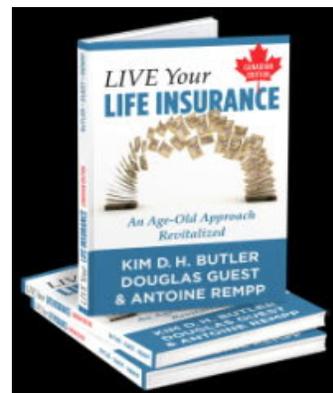
Bringing Positive Change



TWP



Start Your Own Bank



LYLI

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

Refer a friend

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

Create Your Bank

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

Get the Book

What's happening at the Rempps?

Trick or Treat... Halloween, one of Amy's favorite events of the year, after Christmas, Easter, Thanksgiving.... After carving a few pumpkins, we dressed the girls in their costumes and went around our neighbourhood collecting candy. I wish people would welcome me with candies when I knock on doors to offer insurance advice lol.



October was a very busy month for us. I obtained my Certified Executor Advisor designation and am now also licensed to offer private equities. Last week Amy and I had to go to Fort McMurray to fix damages on our house after tenants moved out. Tearing out carpets, repainting the whole house, installing new floors... the joy of real estate investing... Amy is now 30 weeks pregnant, a short 10 weeks and princess #3 will join the party!

Because Life Happens - *Not Enough Time...*

LifeHappens.org is a nonprofit organization dedicated to showing people why they need to take personal financial responsibility. This month's video is about disability insurance, which is way too often overlooked.



"*I already have insurance through work...*" I hear that all the time. What is important is the definition of that group insurance. What is covered, how much will you get, and very importantly, how long will you get it? If you watch the video, note that they're also referring to the disability waiver of premium on the insurance policy, another fantastic feature that provides peace of mind should something bad happen.

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 painting below is one that Amy just completed, it is inspired by the personal journey she took going through the Hoffman Process. She called the painting "[Life's Journey](#)".



It's been amazingly well received, and while the original was purchased by the Hoffman Institute of Canada, people are ordering prints and art cards of it.

Being an Executor... What Does It Mean?

In a will, there is usually one of several Executors or Executrix that are named to manage the estate after one's death. Chances are you're an Executor yourself: on your parents' will, or a sibling or friend's will.

Executors are usually those who are trusted and respected to be able to handle the task, so most people perceive it as an honor... but could it turn into a curse? Do you know what you're getting into?

I've recently become a Certified Executor Advisor. This training really opened my eyes on what the job really entails. So much so that I will dedicate an entire section in my newsletter to that specific subject.

Now just think about it. You already have a busy life, kids activities, crazy work schedule, administrative headaches... and then you receive the phone call. Someone just died. Hard enough to deal with the grief, but now you remember, or even worse discover, that you're the executor for that estate! If you thought your plate was full before, you haven't seen nothing yet.

If you've been chosen, there is probably a good reason for that. So how can you make this more manageable? With proper planning... previous planning!



The planning ideally happens long before the dreaded phone call. If you understand what will be required of you as an executor, you'll be able to work with the testators and ensure that you are as prepared as possible before it happens. Most people don't realize that an executor could end up having to deal with up to 17 different professions! Lawyer, accountant, insurance broker, financial planner, estate downsizing, funeral home, realtor, mortgage broker..... Way more to it than simply getting a lawyer to complete the probate.

Want to learn more, [contact me](#) and I'll be happy to share more info.

Tip of the Month

If you don't know about the feature called "Personal HotSpot" on your iPhone, I'd encourage you to check it out.



Quite often when I meet clients at their homes or in public places like coffee shops, I end up using my own phone to secure my internet connection for my other devices like laptops and tablets. Most public wifi connections are pretty weak or slow, and often requires you to sign up or consent to some agreement online before you can even be connected.

You can find the Personal Hotspot under Settings. Make sure to set a proper password to protect access to your wifi so other people can't connect to your wifi connection, and turn the personal hotspot off as soon as you're done. Also, check what kind of data plan you have, to ensure you don't exceed your allowed usage which would cost you more money. All in all, I use it a lot, and I love it!

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.

This month I'd like to feature Josh Gessner, owner and founder of [Ace of Spades Marketing](#). Josh is not only a great friend of mine, but also a fantastic video maker!



He's done a video for [Amy's airport project](#) that turned out very nicely, and we're currently working on some videos for my financial business as well.



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