



## RF's Newsletter - March 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



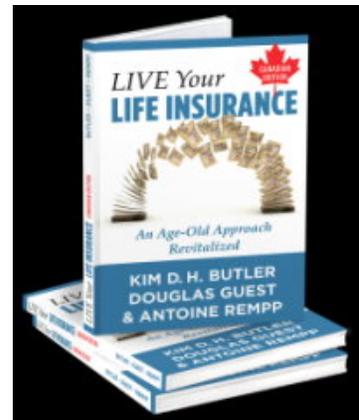
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Lots of it. Learn how  
you can create yours.

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## What's happening at the Rempps?



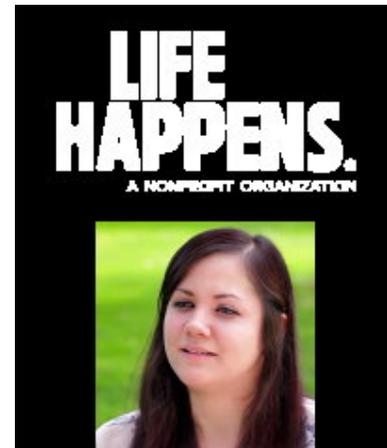
The weather this winter has been fantastic. It actually feels like the winters in France: mild temperatures, little snow. We took the girls for some walks and sliding, which they really enjoyed... well at least Jade looks like she did. Angel doesn't look impressed lol.

I also went on a trip to Kingston, Ontario, to meet with some medical students and discuss how we can implement the strategies described in "The Wealthy Physician - Canadian Edition" and spread the word among the medical field. This is a very exciting opportunities to make a real difference in people's lives.

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## Because Life Happens

Every month I post a video from LifeHappens.org, a nonprofit organization dedicated to showing people why they need to take personal financial responsibility. The last two months I posted the "good" stories, when people had financial support. Here is the other side of the coin, when there was no insurance... pretty sad. Don't wait before it's too late or before a diagnosis of a specific condition prevents you from getting the coverage you need.



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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 featured painting

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this month is called "Silence", in a style that Amy developed when we moved to Alberta. We call it Modern Impressionism. This style is very popular and gave us the opportunity to showcase at the Calgary Stampede 3 years in a row, along with other venues in Canada. You can see more of Amy's work at [amykeller.com](http://amykeller.com).

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## Estate Planning 101 - Part 2

Back in January I briefly introduced what Estate Planning was. We're going to look at some of the tools that you should have in place to ensure that the transition happens smoothly when the inevitable happens.

Again, very quickly, Estate Planning consists in making sure that your affairs are in order when you "graduate". You should at least have these three documents in place: an updated will, a power of attorney, and a personal directive.

The will is very important, and out of the three is the one that most people know about. Doesn't mean they have one, or that it's up-to-date, but at least most people know what it is. If you experienced some changes (marriage, kids, grand-kids, bought a house), you'll want to update your will to reflect what your desires are following those changes. If nothing significant changed, you should still review your will at least every 5 years, as your debt probably changed, or your investments might have grown!

A power of attorney is a legal document that gives someone else the right to act on your behalf when it comes to financial decision. That person would start making those decisions for you when you're no longer able to do so for yourself, because of injury or sickness. [More info here](#).

A personal directive is like a living will, which outlines end-of-life wishes, but it's broader. A personal directive can be about all health care decisions, where you

live, the activities you take part in, etc. [More info here](#).

In both the power of attorney and personal directive, you should ask the person(s) you'll designate if they are willing to take on that responsibility, and you should share this information with your relatives to ensure that everybody understands who will be in charge if something happens.

You can buy some kits to create those documents yourself for a very reasonable price, and while this is better than not having anything at all, I strongly recommend that you work with a lawyer. A professional will be able to ensure that your documents would hold in court, and will also ask questions that you might not have thought of. An accountant might be a good resource as well, especially if you have some investments or assets that might trigger taxation. And of course, having an insurance broker to oversee the process and ensure sufficient coverage is in place is just as crucial.

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## Tip of the Month

Those of you who like to read probably already know about [BookBub](#) (or another app similar to that one). In case you don't, I encourage you to check it out at [www.BookBub.com](http://www.BookBub.com).



I've signed up to BookBub for probably close to a year now, and every day I receive offers of ebooks that are discounted or free. What I like about it is that it is free, so you can't beat that price. And as you set up your profile, you can pick which types of book you want to receive offers for: novel, non fiction, spiritual...

One thing though, expect your library to exponentially grow very quickly. I now have way more books that I can read, but with the kindle app on my phone I can read while I'm waiting for a plane, or when I have some downtime.

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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.



Get Energy was founded by Jenelle and Malcolm Setter in 2014. Their rates for gas and power allowed us to save money every month on our utility bills. This couple is awesome, and it is hard to believe what they have achieved already despite their young age... very inspiring! They own their own energy retailer company, a diversified real estate portfolio, and enjoy helping others learn about financial education. Check out their website at [www.GetEnergy.ca](http://www.GetEnergy.ca).



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