

A Husband's Point Of View

A.M.H. Financial Services



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Financial planning is more than budgeting, saving or having the perfect investment strategy. It's a process that sets you on a course toward achievement of your personal goals, needs and priorities through the proper management of your financial affairs.

Canadians who engage in comprehensive financial planning report significantly higher levels of financial and emotional well-being than those who don't. They say they feel more on track with their financial goals and retirement plans, have improved their ability to save, are more confident that they can deal with bumps in life, and feel better able to indulge in things like vacations and splurges.

Financial planning is a process that sets you on a course toward achievement of your personal goals, needs and priorities through the proper management of your financial affairs.

Many Canadians think that financial planning is only about investing for retirement. It is—but it's also so much more. Whether you're a young person planning how to finance your education, a college graduate with some money to spend who is planning to pay off your debt, or a senior planning how to leave your assets to the next generation, financial planning is how you think ahead to make sure you achieve your goals.



**A Husband's
Point of
View**

On the Lighter Side

How do you communicate with a fish? Drop him a line.

What do you do with a blue whale? Cheer him up

What is the difference between unlawful and illegal? An illegal is a sick bird.

What happened to the camper who swallowed a flashlight? He hiccupped with delight.

At AMH Financial we look at our business differently. Our role as your financial counsel is a serious one. And we don't take it lightly. We treat our clients as valued partners. We embrace their goals and make them our own. Sharing your dreams and plans with someone can be scary and intimidating for most people. It requires trust. We unfortunately see many financial planners abuse this trust in pursuit of higher commissions. A lack of education on basic investment, life insurance principles, and financial planning leaves the average person susceptible to fast talking, hard selling advisors who may or may not have your best interests at heart. We created our financial process to position ourselves as our clients exclusive trusted financial counsel. Someone you can rely on to have open and honest conversations about planning for money, death, and taxes.

(780) 425-4058

5 Steps to ending financial planning anxiety



If you're feeling anxious about money, you're not alone. Research shows that most Canadians share that worry, with 7 out of 10 saying they worry a lot about their financial situation. Women are more likely to worry than men and those in mid-life are more likely to worry than other age groups.

But there are ways to lose the anxiety and get on the path to financial well-being. Whether your goal is to get your debt under control, make ends meet with some breathing room or take that trip you've always dreamed of, you don't have to go it alone.

1. One step at a time:

By taking a clear look at your finances in spite of your worries, you can feel good in knowing that you've overcome procrastination and are on the right track. Tackle things in small bites and it'll get easier as you go along. Use the momentum of getting started to begin to address your concerns and ultimately eliminate them.

2. Get help:

If your car needed fixing or your roof needed to be replaced, you'd more than likely call in a pro. Getting expert help with your finances makes just as much sense. Don't feel shy about your financial situation or think you need to be further ahead financially before you see a Financial Planner. Your Planner has seen countless situations like yours and is there to help, not judge. Think of them as your coach on the path to financial well-being. No matter what your current circumstances, a qualified Financial Planner can help you take charge and get back in control.

3. Ask questions:

You're not alone if you struggle with numbers and financial terminology, become intimidated by the subject or just zone out. Don't be afraid to ask your Financial Planner lots of questions. A good Planner will make sure that every question is answered, that you understand what's happening, and that you agree with what's being recommended.

4. Make it a family affair:

Have an open discussion with your family about your financial concerns. Stress can be reduced when we stop trying to hide our situation from others. Use the opportunity to share and learn from other family members, who have more than likely been in a similar financial situation to yours. You may be surprised at the support and helpfulness of the whole family once you're all on the same page.

5. Keep up the good work:

Review and revise your financial goals regularly, on your own and with your Planner, to be sure your day-to-day activities keep you on track to reach your short and long-term dreams.

Know how much money you spend and where you spend it. This will empower you to take control of your finances and make changes to reduce your stress."


Living well
through sound
financial
planning!



If you are receiving this newsletter via Canada Post and you have an email address, please let us know and we can email it to you instead.

If you would like a free copy of the Solutions Financial Magazine call us at (780) 425-4058 and we will send it out to you.

Do you know anyone who needs a second opinion?

They say the only constant in life is change. On a regular basis, things in our lives change—some of which are beyond our control. The markets are volatile, our interests change, our families grow, a new job opportunity presents itself. Whether or not by choice, different life and economic events can alter your financial priorities. And as a result, your investment plan or financial blueprint may not align with your goals or be working hard enough for your changing priorities. It may make sense for some people to explore different financial strategies to double check that their current plan still makes the most sense for them. Does this sound like the situation of someone you know? If so, a financial second opinion could make the world of difference.

What will a second opinion look like for your friend, colleague or family member? We'll take the time to get to know them personally. We will listen, evaluate, and create customized, individualized solutions for each client. We will reevaluate their current investments to make sure their strategies are in line with their objectives. From estate planning to retirement strategizing to saving for children's education, we will be an unbiased source of guidance and resources to help them succeed.

We can answer any questions they may have about the market, strategies, or basic financial tips and principles. Then, we can apply their concerns, ideas and aims to their current plan to see how everything lines up, making sure that they know where they stand and how to get where they want to be. Think of a second opinion as a financial check-up, just like a physical check-up or eye exam you'd get from your doctor. Meeting with your friend or family member, we'll take the time to get to know them and their unique financial situation, ask them to outline their financial goals, and review their current plan, insurance policies, and more. This allows us to determine where they stand and where they want to be so that we are on the same page with their objectives.

We will also reevaluate their current investments to make sure their strategies are in line with their objectives. From estate planning to retirement strategizing to saving for children's education, we will be an unbiased source of guidance and resources to help them succeed. Along with answering any questions they may have about the market, strategies, or basic financial tips and principles, we'll apply their concerns, ideas and aims to their current plan to see how everything lines up.

Once we have a good overview of their financial picture, we work together to re-evaluate and readjust. If we think their current investments and financial strategies continue to be well suited to their long-term goals despite the market turmoil, we'll gladly tell them so and send them on their way. If, on the other hand, we think their plan no longer fits their goals, we'll explain why and, if they'd like, share some alternatives we recommend. It may be that minor adjustments are needed based on their age, current economic woes, or a change in priorities and plans. It never hurts to take a second look at their financial plan to ensure that it is up-to-date, still applicable to all aspects of their life, and ideally suited to achieve their long-term dreams. Regardless of the outcome of our second opinion, they will have full confidence in us, in their decisions, and in their financial plan.

The highest compliment you can give us is to let someone else know about your exceptional experience working with Key Wealth Partners. We value our clients and want to take the time to get to know each individual I work with on a personal level.

If you know someone who would benefit from a financial second opinion, send them our way and let us help them evaluate where they are now, determine where they would like to go, and address any gaps that may be apparent. Or, if you think you yourself would gain from a financial check-up, give us a call at **(780) 425-4058** or email **andy@amhfinancial.ca** to schedule a "Get Acquainted" meeting.



Financial Advisor
Since 1976



**A.M.H.
FINANCIAL
SERVICES**

Phone: (780) 425-4058
email: andy@amhfinancial.ca

Take a look at our website

www.amhfinancial.ca

TRIVIA

1. Is an avocado a fruit or a vegetable?
2. A xylophone is a type of percussion instrument—T/F?
3. What is the currency of Thailand?
4. Pierre Trudeau became Canada's Prime Minister in 1963 or 1968?
5. Of the seven dwarfs in the story of Snow White, which dwarf wore glasses?

Answers
1. Fruit
2. True
3. Baht
4. 1968
5. Doc



MY COMMITMENT AS A FINANCIAL ADVISOR IS TO HELP PEOPLE TO REACH THEIR FINANCIAL GOALS. IF YOU HAVE A FAMILY MEMBER, FRIEND OR COLLEAGUE WHO YOU FEEL COULD BENEFIT FROM A CONVERSATION WITH ME, I WOULD BE PLEASED TO SPEAK WITH THEM WITHOUT OBLIGATION.

I believe that every individual has an unalienable right to make the best and most effective use of hard-earned income, to have easy access to up-to-date and informed advice, and to be able to provide for short and long-term requirements.



My mission is to help you to make an educated decision that you are comfortable with!

I am committed to serving the individual customer with investment and financial portfolios which will meet current needs and provide for future requirements and situations.



Worth Quoting

The man who has no imagination has no wings.
- **Mohammad Ali**

The whole art of life is knowing the right time to say things.
- **Maeve Binchy**

Focus on remedies, not faults.
- **Jack Nicklaus**

It is better to look ahead and prepare than to look back and regret.
- **Jackie Joyner-Kersey**

He who has courage and faith will never perish in misery.
- **Anne Frank**

DID YOU KNOW

The highest paid authors in 2016 include James Patterson, a writer of thrillers, and Jeff Kinney, a children's author. Others include JK Rowling, John Grisham, Stephen King, and newcomer Paula Hawkins.

A desert can be cold or hot, but either way, it is only considered a desert if it receives less than 25 centimetres (10 inches) of rain a year.