

LARA AUSTIN MINDINGMONEY

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FOR THE FRIENDS AND CLIENTS
OF LARA AUSTIN OF
RBC DOMINION SECURITIES

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IN THIS ISSUE

2. CHEQUE PRESENTATIONS IN 2015
3. SHOES FOR SYRIAN CHILDREN -
A LOCAL INITIATIVE
4. THE FAMILY INVENTORY

2015 is coming to an end and what a changed-packed year!

Changes to Canadian Equity markets, changes to Canadian politics, changes with worldwide events, changes to currencies and changes to interest rates (around the world). Many clients will be affected by changes to RRIF payment formulas in 2016, and TFSA Contribution limits – both covered in Oct/Nov issue.

Changes to our office will be evident the next time you visit. This year marked the first time in over 18 years that an update has been done to our offices. Our expanding team means that we now fill both upstairs and downstairs. Our front door and reception has been repositioned. It is no longer on the corner of Fitzgerald and 8th, and is now off of the parking lot on Fitzgerald side. If you wish a quick tour on your next review - just ask myself or my assistant Una.

Despite change, there are lots of things that stayed the same. We all got a year older (sorry to remind you). We all want the best return, with the least amount of risk. We want the best for our families and communities and if we are able to help, we want to know the best way to do so.

I find that when I'm faced with a lot of change, I like to organize. It makes me feel more in control. So over the holidays, I'll be organizing my new desk. Over the years I've encouraged many of my clients to 'organize their financial affairs' using the Family Inventory. If someone had to step into your financial shoes temporarily – would they know the passwords to use to access your banking; would they know where to find your important documents; would they even be able to "see" your bills if they come via your e-mail? Picking a time each year (like January) to review what you have and where it is and how to access it – and letting someone you TRUST, know WHERE to find that information is a good practice to follow.

This year 14 families decided to choose me to be their lifetime advisor. I appreciate the opportunity to assist them in making decisions, customized to their circumstances. And to provide resources in tax strategy, estate planning and income planning as they move through the different stages of their lives. I did have two clients pass away this year. One of them at age 100. I'm thinking of moving my financial planning projections to age 105 – I suspect many of us will be living a lot longer than we think!

Wishing you all a peaceful 2016 and a wonderful time with family and friends over the holidays!

Lara D. Austin



RBC Wealth Management
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CHEQUE PRESENTATIONS IN 2015

Each year RBC continues to support our communities. In 2015, the RBC Foundation over \$3.5 million to more than 1,000 local and national charitable organizations.

In the Comox Valley, this year our branch presented a cheque for \$5000 to the Comox Valley Food Bank.



In addition, \$1500 each was presented to St. Joseph's Hospital Foundation and Hospice.

There have been lots of questions around the new Hospital. If you haven't seen it already, you can take an aerial tour of the new hospital by watching the following: <http://nihp.viha.ca/2015/12/take-an-aerial-tour-of-the-new-comox-valley-hospital-construction-site>.

In addition, Foundation Director Lynn Dashkewytch does presentations to local groups and organizations and would be happy to answer questions related to the roll of the Foundation in providing financial support for the future health and welfare of the residents of the Comox Valley. Lynn can be reached at: lynn.dashkewytch@sjghcomox.ca.

There has also been a substantial commitment to Habitat for Humanity to assist with their build in 2016 in Campbell River.

"The little money I have – that is my wealth, but the things I have for which I would not take money, that is my treasure."
– Robert Brault



SHOES FOR SYRIAN CHILDREN - A LOCAL INITIATIVE

Many of us are used to donating to causes with CASH or SHARES or locally with our TIME. I'd like to share with you the story of a client who has made a career of humanitarian relief. It is very inspiring to have a client so dedicated to helping those in need in areas of the world where he is often risking his personal health and safety!

In November of this year, Don left for Greece. He was hired by a Norwegian Humanitarian organization to be a first responder and organizer for the huge amount of Syrians arriving in Greece. He is stationed on the island of Chios, which is receiving 1 to 3 boats daily. Refugees are told 'it's a fifteen minute ride' - but in reality bad weather, broken engines or deflating boats can extend the journey to many hours or days. Don has observed

than many children are arriving with no shoes, or shoes that are not appropriate for the many hours of travel they have ahead of them (Chios is too small to stay on).

Don is staying in Greece through to the end of May 2016, and his wife Norma will be visiting at the end of January. I am collecting children's shoes (all sizes) or knit booties/slippers for babies and toddlers and we would like to fill a large suitcase for her to take when she goes.

I will be filling the suitcase until January 22nd then giving it to her. Please let me know if you would like more information.





THE FAMILY INVENTORY

This is a FREE downloadable available to you from www.laraaustin.com (Client Resources Tab on the left side). Or click: <http://profile.rbcwealthmanagement.com/pictures/account-lara.austin/the%20family%20inventory.pdf>.

This document can either be printed and filled in manually, or saved to your computer and filled in electronically. Remember to include a list of the websites you have passwords to... or purchases that are automatically made every month/year.

AND be sure to let a TRUSTED PERSON know where to find this document!

The Family Inventory guidebook has been designed to help you gather a comprehensive list of all information pertaining to your family's current financial status, such as:

- Personal information
- Professional Advisors
- Banking
- Investments
- Assets
- Pension
- Insurance

You will find this inventory a useful reference when creating or updating your financial plan. It will help you step back and look at your overall financial situation and ensure you have considered all aspects of your financial affairs. Completing this inventory is also a first step in developing your estate plan. It will help you ensure that all assets are accounted for and considered, and that beneficiaries are taken care of. An up-to-date inventory will prove invaluable to your surviving heirs, executors, trustees and advisors as your estate is settled.

You should update this document whenever significant changes in your family's financial status occur. Due to the level of detail and personal information, be sure to keep the information safe and secure, for example, adding password protection to your soft copy and storing any printed copies in your safety deposit box. If you have any questions while using the family inventory, please contact your Investment Advisor.

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