



For the Friends and Clients
of Lara Austin of
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Greetings readers

To supplement my regular reviews with clients, I produce a newsletter every two months, for the past 15 years!

The topics I pick are typically derived from conversations that come up regularly in my review meetings with clients. I'm very excited to announce that I now have another venue to share ideas, resources and concepts! Facebook and Linked In!

Yes, Facebook is still full of fun cat videos and life hacks using bread bag ties, but more and more, you can find well-written content that informs and inspires! If something I have posted catches your attention, you can pop me a message and ask to review the idea in our next meeting – or maybe you want to share the article with family and friends that you care about.

This year, the theme in client review meetings is to update "MyGPS". (stands for Goals, Priorities, and Solutions). Client feedback has been incredible. Many times the missing pieces to good financial health for you and your family are not the accounts/investment choices, but from the risks that come from not having the appropriate saving or spending strategy, or incomplete estate paperwork, missing beneficiary designations or not enough (or the right type of) insurance protection. Whatever the case,

MyGPS helps clients see the long-term picture more clearly. If you are not yet a client, you may qualify to experience "MyGPS" as part of the complimentary Discovery meeting. I have come across investors who have multiple accounts and advisors at different institutions, and yet have never been offered this service!

Going a step further on estate planning. No one wants to contemplate how they go, but even less comfortable is dealing with a family member's end of life, particularly when they have given no indication on how they would like to see their life celebrated! Often in a review meeting, the priority is to focus on Wills and Powers of Attorney (the legal documents) and aspects like funeral planning are ignored. No longer! In this issue, I have included some resources on end-of-life planning.

It's spring (finally), a great time to put our end-of-life affairs in order, as we only need to step outside and watch the birds and bunnies and new life growing to be reminded that the circle of life is part of nature!

Sincerely,

Lara D. Austin

Pre-planning to save your family grief

*“Always go to other people’s funerals, otherwise they won’t come to yours.”
– Yogi Berra*

No one likes to talk about his or her own funeral or end of life ceremony. Logically, we know it’s going to happen someday but emotionally, we just don’t accept it. The problem is, when you don’t plan for it now, you can create a difficult situation for those you leave behind.

The death of a loved one is one of life’s most stressful situations. In order to cope, people should be allowed to mourn and express their grief.

Unless there is a plan, loved ones are not able to do this. At a time when they should be mourning and comforting each other, they’ll be involved in making decisions about the details of the funeral.

They will have to search out all kinds of information and make dozens of decisions about the arrangements. For example, they’ll have to:

- Gather data such as citizenship, date and place of birth, name of spouse, father’s name and birthplace, mother’s maiden name and birthplace, names of sisters, brothers, children, grandchildren, names of pallbearers, etc.
- Decide on funeral home,

cemetery, and dozens of details like place of service, time of service, type of flowers or in lieu of flowers, memorial donations, clothing, music, readings, eulogy, etc.

- Collect Will, birth certificate, cemetery deed, social insurance number, citizenship papers and property deeds.
- Arrange for payment of funeral services and merchandise, cemetery, clergy, flowers, outstanding bills, etc.
- Provide notifications to doctors, cemetery or memorial park, friends, employers, insurance agents, financial planners, and newspapers, credit cards, banks, etc.

And there’s much more. To bear the responsibility for doing all this when you are grief-stricken over the death of a loved one is simply overwhelming.

Pre-arranging your funeral prevents this from happening. It removes the financial and emotional burden from loved ones during a difficult time and spares them the necessity of dealing with many painful details and decisions.

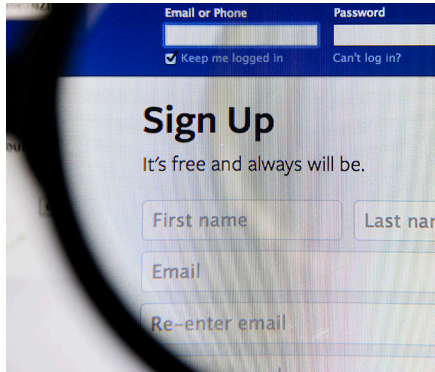
In short, pre-arranging your funeral is one of the most loving and caring things you can do for your family.

Get your own Family Inventory

This is a pre-formatted document that records the important bits of your life — so that your family doesn’t have to spend time hunting the “where to find that” and the “who did what”. It can either be filled in electronically or printed and kept in hard copy. Just remember: if nobody knows where to find it at the right time - or it is sitting blank on top of the fridge - it does nobody any good!

SEND US an e-mail for your complimentary copy of “Family Inventory”.

We have some great resources in the Comox Valley. There is a popular presentation available through Elder College (North Island College) called “Be kind to those you leave behind”. This course provides an opportunity to gift your loved ones with your end-of-life wishes and important information ... clear, complete and compiled in one place! The course is five sessions, each 90 minutes long. The presenter, Linda McLean, can be contacted for more information at BeKindToThoseLeftBehind@shaw.ca



I recently created a Facebook page for my business, as an Investment Advisor with RBC Dominion Securities.



If you would like to get my updates, click on my page and give me a “Like”. **SEARCH:** [LaraRBCDS](#).

Why Facebook and why now?

For the uninitiated, Facebook may seem like frivolity, and perhaps in the early days it was, we all make fun of the postings of “what I had for breakfast” or satirical political comment! But in the last few years Facebook has matured. These days you are just as likely to see local news as it is produced, or personal accounts of worldwide events. And occasionally a well-worded opinion and well researched education piece.

Stop a moment to think about this ... Facebook stores approximately 300 PETABYTES of user data on its servers. There are 1 million gigabytes in a petabyte. The entire written works of humankind, in every known language (including Latin and other historical languages) from the dawn of recorded history, would occupy approximately 50 petabytes.

Every 60 seconds on Facebook:

There are 510 comments, 293,000 status updates and 136,000 photos being uploaded.

Fifty-six per cent of Facebook users access the site daily and spend 30 minutes or more on it.

The fastest growing segment is women age 55-65 (likely to communicate with their semi-adult children if they are anything like me)!

Fifty-seven per cent of SMALL businesses use Facebook. Think about this — it is an inexpensive way for them to market locally (they can filter by region and user characteristics) and you can support your local small business (or professional) by “liking” or “following” them – and helping them improve their visibility!

For the uninitiated:

The only thing you need to set up your Facebook account is your name and either a cell phone number or email address.

If you have concerns about privacy you can always put an initial for your first name. Consider how many ‘A’ Smith’s there are in the world! Be aware that if Facebook algorithms think you have posted a phony name — they may block your account until proof is provided. Once in — look up some friends, you may find old schoolmates, work buddies and local business

you are passionate about!

Some lingo: *Newsfeed:* This is the accumulation of stories showing up on your friends feeds. Not every story they see comes across, but if they have “liked” or “shared” a story you are more likely to receive it. (You can consider that the quality of your stories/postings you received are a reflection of the interests of your friends!)

Like: You can “Like” comments, postings and Pages. Clicking Like below a post on Facebook is an easy way to let people know that you enjoy it without leaving a comment. Just like a comment, the fact that you liked the post is visible below it. For example, if you click “Like” below a friend’s video: People who can see the video will be able to see that you liked it. (Originally it was proposed to call this the “awesome” button!) If you “Like” a page, other people will see that you like that business or professional, and you will receive postings from that page.

Follow: On Facebook, following is what you do when you want to see a person’s updates but you aren’t actually friends. You see their posts, but they don’t see yours, sort of like a one-

way friendship. It's an easy way for fans to follow celebrities or public figures, without that person needing to respond in kind.

A common question:

I'm seeing ads for things I recently searched on the internet - are they "watching me?" No, it's disconcerting at first and takes some getting used to - but Facebook is using "cookies" or residual bits of your search terms, and are "watching you". I was searching for places to stay in Tofino and the same day ads were popping up on Facebook for accommodations in that area!

Added bonus - Messenger:

A recent addition to Facebook, if you get a prompt to install Messenger as an app, it is worth doing! You can essentially text, phone or Skype (face video) with anybody in your messages "friends" list, from WHATEVER device you are using! I've just learned to set up "groups" whereby if you want to give an open invite to a select group of friends to meet up at Goose Spit for a BBQ, it can happen without multiple phone calls.

What Lara likes on Facebook:

The Comox Valley Record — get local news much earlier than the paper delivery.

- CHEK News.
- Local restaurants. Get the last-minute specials.
- Seeing posted photos of our nieces and nephews and their children.
- Seeing amazing stories from around the world.

What Lara posts on Facebook

On my personal page, I'm not too active, although I recently updated my family photo since the previous version had my sons standing at my elbow, and now they both tower over me! On my Professional page, I look for interesting articles related to finance, money decisions, where science and innovation of humanity is going (that has investing connections).

Like me on LinkedIn

SEARCH: Lara Austin, RBC Dominion Securities

LinkedIn is similar to Facebook, but more formal. Think of Facebook as the nightclub or family picnic, and LinkedIn as the golf course. Originally LinkedIn was designed to help professionals network, learn about new job opportunities in their field, and leverage professional connections. More and more I am seeing retirees using LinkedIn, but with a mission of using the same networking community to support the charities and not-for-profit organizations they care about.



Did you know that some funeral homes will help you pre-plan WITHOUT pre-paying?

It is ok to ask if this service is offered and then be sure to let the important people in your life that you have done the work.



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