

The YourStyle Team is expanding...

We are thrilled to be joined by Lindsay Boychuk, BPE, BSc, RD and Dwain Ste. Marie, B.Comm (Hons).



Lindsay brings nearly 10 years of post-secondary education with a Bachelor of Physical Education, Bachelor of Human Nutritional Sciences degrees, as well as being licensed as a Registered Dietitian in Manitoba. Lindsay's focus

on health and wellness fit extremely well with YourStyle's holistic view of supporting clients. Her work experience includes over 10 years as a Professional Sales Representative in various industries including the Automotive, Hospitality, and Pharmaceutical.



Dwain brings with him a wealth of financial experience and knowledge with most recently being employed at a large accounting firm working on personal and corporate tax returns. After 17 years in the publication industry, Dwain changed gears

and went back to school and obtained his Bachelor of Commerce (Honors) degree from the University of Manitoba. Dwain is currently on medical leave, but will be joining us in the fall and is very anxious to meet this new challenge.



Nardella Photography



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MAY THE ODDS BE EVER IN YOUR FAVOUR!

Let's remind ourselves of the odds.....

What are the chances of making a claim on your house insurance in the event of fire?

1 in 2700

What are the odds of making a claim of more than \$3000 on your vehicle insurance?

1 in 1600

What are the odds of a 40 year old male dying before the age of 65?

1 in 147

What are the odds of a 40 year old male becoming disabled before the age of 65?

1 in 47

What are the odds of a 40 year old male making a Critical Illness claim before the age of 65?

1 in 3

"We spend our life building our wealth, only to have to turn around and spend our wealth to fix our health"



Climb that Mountain!!

Growing up I always thought that if I worked hard, I would graduate from school, get a good job, get married, have children, save my money as I plan for retirement, and then, at a nice age, wrap everything up to spend the rest of my days in the sunshine. Well, after 29 years in this business, I have learned that it does NOT work like that.

Retirement seems wonderful when you look ahead, but many of my retired clients are expressing concern as their elderly parents are falling ill and need help on a daily basis with doctor's appointments, hospital visits, and advanced health care. As well, as we age, our own health problems and illnesses may not allow us to do the travelling that we saved and planned for.



My niece, Felicia, is "living HER dream". She has a passion for hiking and climbing mountains and although she has endured many struggles on her journeys, she continues to look for the next mountain to conquer – she just can't stop at the top!

After being inspired by Felicia, Lor and I too recently climbed a mountain in Curacao. We had been warned that it was a struggle, but were still not prepared for the intensity nor steepness of the climb. Upon reaching the summit, we were exhilarated! We had done it. Then came the hike back down – we soon discovered that going down was actually more of a struggle than going up! I'll tell you this though, I never felt more alive than after finishing this trek. We felt victorious for scaling our own peak! I believe that you start dying when you stop struggling.



Stop eating and you die! Stop exercising and your muscles weaken! Stop learning and your brain deteriorates! Stop praying and you fade spiritually! Stop breathing and you're dead!

Enjoy every challenge and the opportunities each day brings you. Plan for tomorrow, but LIVE for today.

Til next time...

Talk inheritance with the kids

When it comes to estate planning, both you and your children can often benefit from discussing how, when and why wealth is going to be transferred.

Once you've developed a well-drafted, comprehensive, and up-to-date estate plan, you may soon wonder when or if you should share the contents of your will or larger estate plan with your beneficiaries, especially your children.

There is no one right answer to that question. Legally, you're never obligated to do so. Further, many estate practitioners would argue against letting them know.

A will has no force or effect until your death. So long as you have legal capacity, you are, with certain limited exceptions, free to change your will whenever you want. This is a strong argument in favour of keeping the contents of a will private.



Moreover, many parents are rightly concerned with the potentially demotivating effect inherent in the promise of a large inheritance. What happens to the incentive to work hard when you know you're in line for a substantial windfall down the road?

Still, there are a few situations where disclosure is always in order:

1. where the inheritance comes with obligations attached;
2. where the plan has the potential to cause discomfort or tension among your beneficiaries; and
3. where some prep work on the part of your beneficiaries may be warranted.

Ultimately, you should consider your estate plan from the perspective of your children and beneficiaries. Start planning for the best way to get the conversation started and be sure to keep the lines of communication open. We'd be happy to set up a family meeting with you and your heirs to make sure everyone is on the same page.

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How to shrink your interest payments

Currently, there's a lot of talk about what may happen if interest rates rise. So, chances are, you're looking for tips on how to protect your income and balance your portfolio.

However, capturing money that's wasted on inefficient interest payments should always be a priority. When it comes to cash flow planning, that's one of the main ways people are able to save money and free up income.

Paying more interest on debts than you need to can significantly affect your finances. So consider whether you're falling into the following traps.

- **Mortgage myopia.** You may assume your interest rates and mortgage payments will remain the same over a long period of time, or you may not know how to plan for fluctuating rates. As a result, you could fail to build interest rate-movement assumptions into your financial plans and projections.
- **Amortization risk.** It's easy to compare interest rates, so you may focus on doing only that when choosing mortgages and structuring your debts. Yet, amortization is one of the main variables you should consider, given it impacts the total repayment cost of your debts.
- **Lower rates aren't always better.** Paying 3% versus 4% interest may seem better, but there's more to calculating the total costs of debts than comparing rates. Along with looking at amortization risks, you need to review all of

your repayment options, as well as the total cost of debts over your lifetime.

- **Other debts.** What matters is the total average rate that you pay over all debts. So, you can consider whether combining all of your debts is more cost-effective.

Just as you can save money through tax planning and insurance solutions, you can protect your income through cutting down on inefficient interest payments.

Through cash flow planning, you'll better understand the importance of paying down debt principals quickly, as well as how to reduce exposure to fluctuating interest rates.

As published in Advisor.ca December 22, 2015



YOUR MORTGAGE. YOUR LIFE. MAKE THE MOST OF BOTH. Manulife Bank

Exercise is not Optional: Your Life Depends on It!

If regular physical activity isn't on your daily to-do list, add it now. **Your life depends upon it.**

Sedentary lifestyles count as a major risk factor for chronic illnesses such as heart disease, diabetes, and osteoporosis (brittle bones). A 2010 study found that, compared to women who spent fewer than three hours a day sitting, those who sat six hours or more were 34 percent more likely to die.

The remedy is simple: **Move!** The benefits are plentiful.

- **Muscles** increase in size, gaining strength and endurance. You have the energy to enjoy dancing, hiking, cycling, skating, and sledding with friends.
- **Body weight** is easier to maintain. Because muscle uses lots of fuel, the rate at which you burn calories increases.
- **Bones** thicken under the influence of weight-bearing and resistance exercises (working against weights, bands, or your own body weight), which reduces the risk of osteoporosis. To stimulate bone, do weight-bearing and resistance exercises
- **Joints** become more flexible when moved through their full range of motion. Strengthening the muscles around joints protects them and eases arthritis symptoms.
- The health of **heart, lungs, and blood vessels** improves with aerobic exercise—the type that uses big muscles and increases your pulse and respiratory rate to the point you can talk but not sing.
- Exercise protects against **stroke and cardiovascular diseases** such as high blood pressure, atherosclerosis, and heart attacks. It lowers LDL (“lousy”) cholesterol and elevates HDL (“good”) cholesterol.

Are You A Healthy Snacker? Get There Faster With Pistachios!

Pistachios, like most nuts, are a healthy snack when eaten in moderation, and their fat content can help stave off hunger pangs. If you need more reasons to pick up a bag of pistachios, consider this - pistachios:

1. **May help reduce the risk of heart disease.** They are rich in the amino acid arginine, phytosterols and healthy fat - all of which promote heart health.
2. **Are a good source of polyphenol antioxidants,** which protect against oxidative stress and inflammation.
3. **May promote eye health.** Pistachios have high levels of the carotenoids lutein and zeaxanthin, which can reduce the risk of age-related macular degeneration (AMD).
4. **Provide fiber.** One ounce of pistachios (about 47 nuts) has three grams of dietary fiber - more than a half-cup of spinach and the same amount as an orange or apple.

- The **nervous system** functions more optimally. **Mood, attention, learning, and memory** improve. Aerobic exercise seems to reduce the risk of Alzheimer's disease and vascular dementia.
- Exercise relieves **stress and anxiety** and aids recovery from depression.
- Moderate daily exercise improves nighttime **sleep** and **reduces fatigue**, even in energy-zapping conditions such as cancer.
- The **immune system** benefits with moderate exercise.
- Exercise increases tissue sensitivity to insulin, the hormone that ushers blood sugar inside cells. For that reason, the risk of type 2 diabetes declines.
- Exercise also increases **growth hormone**, which stimulates growth, cellular reproduction and regeneration, and maintenance of muscle and bone.
- The **digestive system** perks along better. Constipation becomes less likely. Symptoms of irritable bowel syndrome improve.
- Exercise has benefits for your **sex life**. Working out makes you feel better about yourself, stimulates the sympathetic nervous system, which is involved in sexual arousal, and protects arterial health, thereby reducing the risk of erectile dysfunction. A study in women found that a bout of exercise counteracted the libido-dampening effect of antidepressants.
- **Exercise** reduces the risk of some cancers.
- Lastly, regular physical activity **extends your life**. Research has shown that people who follow federal guidelines for physical activity **reduce** their risk of dying by 25 to 35 percent.



What's
important
to you