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Cold.

There is a slight chill in the air as I head to the office in the morning now. No more [summer heat](#) to complain about and it won't be long before we begin nagging about the bitter cold the winter is going to offer up to us.

With summer over my family (mother and father too) decided we would head to Disney for a bit of fun and relaxation. My son's birthday was on the 22nd of September and we thought we would make it one he (we) would never forget.

As we boarded the plane, all I could think about was the excitement I had for my son to see all his favorite Disney characters and whether we would all survive the complexities of a family vacation.

Disney's Magic Kingdom was the park we were headed to on his birthday. The decision to go to Magic Kingdom on his birthday was one of our better choices we made all week.

It was truly magical. The way everyone treated Elias was amazing. It was typical for Elias to have random people say “Happy Birthday and to top it all off, a spontaneous group of people sang happy birthday to him.

Having my parents come along was incredible. Not to earn points, but I could not have been more blessed with parents than the ones I still am lucky enough to have today.

Having said that, the summer for my family ended on somewhat of a somber note and maybe for that reason the timing of the trip

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couldn't have been better planned; my grandmother (my father's mother) passed away at the age of 88. We will all miss Grandma Way, but will remember all the great memories we shared together.

Which brings me to a topic; I spent a bit of time talking to my parents about while away – “what are us kids to do when you both pass”. Not particularly a great topic, but unfortunately one I think many families over look.

Yes, I know many parents have told their families of their final wishes, maybe in a will or just in general conversation, but what I am suggesting is to really sit down and talk about how things are going to change in the family when the last parent passes. Certainly the family dynamic is going to change, but how are you going to deal with what is left behind?

For example: The house my sister and I grew up in - I know we both love it and depending on where both my sister and I are in our lives at the time, will drastically influence what we would like to do with our parent's home. Maybe my sister will be happy with where she is at the time, and maybe my wife and I are looking to downsize (or vice versa). It might make sense for us to purchase the house from my sister. But what happens if we both want the house? How do we settle that? Both my sister and I are very sensible, but I can see a very tough and emotional decision to be made. The question I would like to know would be – What would mom and dad say? Is it possible an annual family meeting, talking about these



“Happy
Birthday
Elias”

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complexities could mediate some, if not all of the emotional turmoil? It is just a question, but I know my goal with my family is to bring up the tough questions and talk about what we would all like to see happen. It is just a thought, but one worth considering.

Warm Regards,

Brad

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Have a Safe and Happy Halloween



The Numbers

Mortgage Rates

1 year	2.44%
3 year	3.40%
5 year	3.59%

GIC Rates

5 year	2.95%
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Personal Savings Account

Manu Life	1.5%
ING	1.5%

*Rates change daily and are subject to change without notice.

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Something Worth Considering

The **5 key** financial risks of life are:

1. *Living too long—due to dwindling retirement funding...*
2. *Dying too soon - before accumulating sufficient assets to sustain your family's income needs...*
3. *Becoming critically ill along the way – impacting upon your ability to produce income...*
4. *Suffering from temporary or permanent disability...*
5. *Reducing your asset accumulation through inappropriate tax planning...*

[Find out 10 things your financial advisor *probably* is not telling you.](#)

Meet William Britton



After successfully launching his career as a Financial Advisor with Sun Life Financial, Will is extremely pleased to now be positioned to serve his clients as part of the Marlin Financial team.

Will is an active member, patron, and sponsor of the arts community - having served in the past on the Board of Directors of Theatre Kingston, Domino Theatre and the Kingston Arts Council. He has also sat as the Fundraising Chair for the Parent Council of J.R. Henderson Public, where his children, Alex and Emily, go to school.

Will is dedicated to helping his clients live comfortably, today and tomorrow, through a commitment to providing sound financial guidance and service suited to their personal needs. He is proudly building long-term client relationships on the cornerstones of trust, respect, expertise, and convenience.

Marlin MO Financial Team



The Mo, slang for moustache, and November comes together each year for Movember. Movember challenges men to change their appearance and the face of men's health by growing a moustache. Marlin Financial is looking for your support with our Movember Campaign. [Check it out](#), and lend your support by [joining our team](#) or [making a donation](#).

[More info about Movember...](#)