

“A team of professionals helping you achieve your financial goals.”

The heat of the summer at times can make things unbearable; add on top of that, the fact that I am moving. Yes, packing boxes and moving in this heat, without A/C, is not particularly pleasurable.

Since some of the readers may not know me, I think it is important to give you a bit of background on one of my character traits. I am a planner and dare I say a bit anal about finances. I mean, I have things mapped out days, weeks, months and even years in advance. I have a budget and if something is not in it, I ask, why? So when my wife approached me and said, “I found our (her) dream home”. I thought to myself, there is no way, it is not in the plan, and we are not supposed to move, not until the spring of 2013. But knowing that my wife loved this place so much, I thought let’s check it out - so away we went, to check out “our (her) dream home”. To make a long story short, we are not moving into “our (her) dream home”, not because we didn’t love it, but because it was someone else’s dream home too. Besides, that is not the point to the story. However, in order to end this the way my wife wanted it too, I am happy to report that we did find a home – in fact it is a better “dream home” than the one my wife (we) loved so much. And as I have learned in my short marriage thus far, “a happy wife means a happy life” – right?

So, with it not in our, what was “old plan”, it is in our “new plan” and we move on the 15th of July. So what was the point in me telling you all this, other than to divulge a personal saga in my family’s lives? Well, I guess it was about expecting the unexpected. Just when you think you have everything figured out. Everything planned for, the “I’s” dotted and “T’s” crossed,

things come up and things change, regardless of your rigorous planning or prudence.

Being from the financial services industry, this does not surprise me. Things often change on a dime in many people’s lives. And I see firsthand how these changes in the form of an illness, death or injury can affect a family’s financial well being.

And of course, most of these happen when we least expect it. The financial impact of suffering from an unsuspected critical illness, death or disability can be financially devastating.

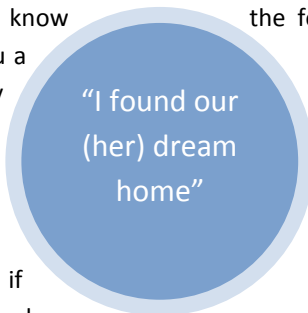
As financial advisor at Marlin Financial, we speak to all of our clients about these very subjects. Although unfortunately we cannot prevent an accident, illness or death from happening, we can help the financial impact or stress on you and your family by shifting the risk to an insurance company, who can in the event of, god forbid one of these things happening, can provide the financial security that you and your families deserve.

[William Britton](#), an advisor at Marlin recently wrote about this in an article written for, “[Climbing up the Slide](#)”, a premiere Canadian parenting blog.

Warm Regards and enjoy the summer heat!

Brad

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What our clients have to say

“Brad Way’s level of professionalism went above and beyond our expectations. His schedule was very flexible and he was able to meet with us at our convenience. Our initial focus was on life insurance which turned into a long term financial plan. With Brad’s knowledge, he has helped us to understand the principle of life insurance, critical illness and the rationale of investing. Brad has shown us our options and educated us so we could make the right decisions. His simple approach has made our financial goals attainable. I highly recommend Brad for insurance, investing and a financial life plan made personally for you and your needs.”

Ashley & Kathryn Arnold

“I would highly recommend Will Britton to help anyone with their financial decisions. Will had a professional demeanor and was focused on showing me all of the options, so that I could make the right choices for my situation. I believe that Will provides financial services with honesty and integrity, qualities that are lacking with some other financial advisers/institutions.”

Mark Dasilva

The Marlin Financial Team



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