

"Living a life is like constructing a building – if you start wrong, you'll end wrong."

Maya Angelou



Over the past year, I've had the opportunity to work with a multitude of wonderful clients. I am fortunate to have working relationships with a wide variety of people, each with their own personal set of circumstances. Upon reflection, however, two demographic trends emerge. In the last year, I have provided sound financial guidance and service to many folks who are nearing, or who have recently begun, their retirement. At the other end of the spectrum, I have been able to help many young, responsible adults take a proactive approach to achieving their lifetime objectives.

When it comes to "helping my clients live comfortably, today and tomorrow", it is fairly evident that everyone's definition of 'comfort' is unique and their own. It is also important, however, to recognize that the definitions of 'today' and 'tomorrow' are always in flux. As a matter of fact, we seldom consider tomorrow until our today is in apparent jeopardy of coming to an abrupt end. When today is over, will you be prepared for tomorrow?

With the market meltdowns and evaporating RRSPs experienced by many baby boomers last year, there was a distinct fear that resulted from the sudden recognition that "Today is over, Tomorrow has arrived, and I have not made the corresponding adjustments". Prior to the golden day of one's retirement, 'today' is characterized by growing the next egg

– the Accumulation Phase. Upon retiring, 'today' is all about receiving a predictable and sustainable income derived from that egg – the Income Phase. The pre-retirement and early retirement stages are what Moshe A. Molevsky, Ph.D., calls the Retirement Risk Zone. Your investment objectives are changing radically – are your investment strategies keeping pace?

I have been able to offer my clients a wide variety of solutions to ensure that your retirement income needs are met – from life insurance options to GICs, and from term certain annuities, to segregated funds offering Guaranteed Minimum Withdrawal Benefits. (Please check out the details later in the newsletter regarding our upcoming Manulife IncomePlus GWMB seminar.) Regardless of the nature of the solution(s), a few common refrains have been heard in most client meetings: "If only I had started sooner", "if only I had known this sooner", or "this would have been so much cheaper had I acted sooner". One should never fear, as David Bach clearly outlines in his best-seller that one can always "Start Late, Finish Rich". But isn't it almost always true that 'sooner' is better?

The advantages of starting out early with a financial plan in place are numerous. The development of good saving and spending habits is an asset that will always pay dividends, and avoiding the costs and stress of digging yourself out of that first big hole will add extra years of solid gains

and happiness. On the investment side, the magic of compounding can work for you in any plan, and a longer time horizon can allow you to take greater risks, and potentially generate greater returns. When it comes to insurance, 'insurability' can be a much lower hurdle, and premiums are much cheaper when the policy is placed at a young age. There are plans available that will provide for the policy to be paid in full prior to your retirement, and some Critical Illness policies will even return your premiums to you in a lump sum if you are not diagnosed prior to retirement. This is just the tip of the iceberg in representing the upside of building your financial foundation as soon as possible.

If you know of anyone just starting out or in the retirement risk zone, be sure to stress that they are never too young or too old to put a financial plan in place, take control of their situation, and give themselves options. I am currently accepting new clients, and would be happy to meet with any such family or friends that you know of. To show my appreciation to those who refer new clients to my practice, I have initiated an exciting Referral Program this Fall, the details of which are outlined below.

Thanks again for your trust, business, and support. I look forward to sitting down with you soon!

With A Smile,

Will

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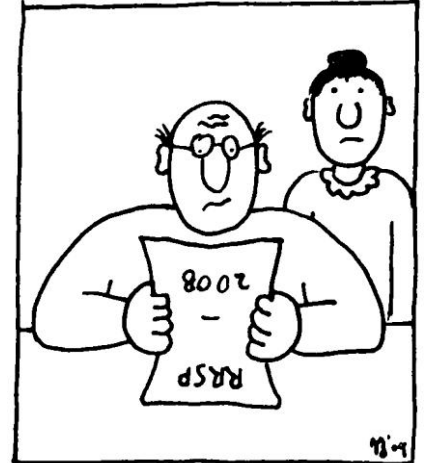
FALL REFERRAL PROGRAM!

To demonstrate my gratitude to those who refer new clients to my practice this fall, I will be holding a draw on December 21st, 2009.

Each person who provides a favourable introduction to anyone who becomes a Marlin Financial client prior to the 21st of December will receive a single entry. The winner of the draw will receive a weekend getaway, and the individual referred by the winner will also receive a Canadian Tire gift card.

How's that for an early Christmas present?

Maybe it's time to find a new advisor when....



"THE SHAKING STOPS WHEN I HOLD THE CHART UPRIGHT-DOWN"

UPCOMING EVENTS

September 26, 2009

**Childbirth Kingston
Fall Sale and Family Fair**

Portsmouth Olympic Harbour
9 am to 2 pm

October 15, 2009

**Marlin Financial Services Inc.
Manulife IncomePlus Seminar
with Barry Fyfe**

Allan Macpherson House
Complimentary Tours at 6:30 pm
Presentation at 7:00 pm
Wine & Cheese to follow

Please RSVP at

dianne@livecomfortably.ca

seating is limited!

**WATCH FOR YOUR CHRISTMAS
OPEN HOUSE INVITATION!**

"It's not the fastest person who often wins the race of life – it's the person who started first. That's what initiative does. Initiative gives you the head start, the jump...Initiative – it's a choice"

John C. Maxwell

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"The history of free men is never really written by chance but by choice – their choice"

Dwight D. Eisenhower