

Connect

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YourStyle
FINANCIAL



Pickleball



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My new obsession and the fastest growing sport in North America. Pickleball is more than just a sport; it's a lifestyle that fosters community, competition, and fun. Players from ages 8-80+ participate.

My wife (Lor) and I took an introductory class to learn the basics of the game and WOW – have we become addicted. For me, it is the best way to break a sweat, burn 500+ calories and meet a ton of wonderful people from across the country.

You can play at various skill levels and as you learn more of the fundamentals you can play at a more competitive level. There are those who just want to get out and socialize and others who play hard core for 2-3 hours per day with “drilling & coaching sessions”. I am super proud of Lor who won GOLD in the 55+

Games in Brandon to qualify to represent TEAM MANITOBA in the National 55+ games that were held in Quebec City in August.



Doug with Ryan Nichols Gold Medal 3.0 division Aug 14th Beaches Tournament, Victoria Beach, MB

More than 1,000 athletes from across the country participated in 19 different sports competing for national distinction and bragging rights. Some participants I chatted with have made lifelong friends at the games over the years.

Studies show that as you age, breaking a sweat daily, focusing on maintaining your balance, and strength training 3x per week will help you enjoy a longer healthspan and lifespan.



Keep an eye out for this logo; Lor and I are excited to announce that we are part of a group that owns the Master Franchise rights for The Picklr Canada. The

Picklr, originating in Kaysville, Utah, operates much needed pickleball court facilities across the US. Our group will now be opening up locations from Ontario to B.C. with a “Centre of Excellence” right here in Winnipeg.

Til next time... Pickle on!!



Are you ready for the future?

An estate plan is more than a tool for transferring wealth

Sean McDermid, CEA, RWM, FIC



Estate and legacy planning go beyond who gets money after someone dies. Not only is it a reflection of your values and the protection of your loved ones, it is also the lasting impact you leave on the world.

Here are three reasons why you need to pay more attention to your estate and legacy plans:

1. Secure your family's future

By crafting a well-thought-out estate plan, you can dictate how your assets will be distributed, reducing the stress and uncertainty that often arises in the absence of such planning. This means your family can maintain their standard of living, fund education and cover health care costs, all according to your wishes. Moreover, you can minimize the tax burden on your heirs, allowing them to inherit as much of your estate as possible.

2. Preserve your values and wishes

Estate and legacy planning offer you the opportunity to leave a lasting legacy that goes beyond money. You can establish trusts, endowments or charitable foundations to

support causes and organizations that are close to your heart. This not only allows you to make a positive impact on the world but also imparts your values and beliefs to future generations. Your legacy becomes a testament to your principles and passions, ensuring they endure for years to come.

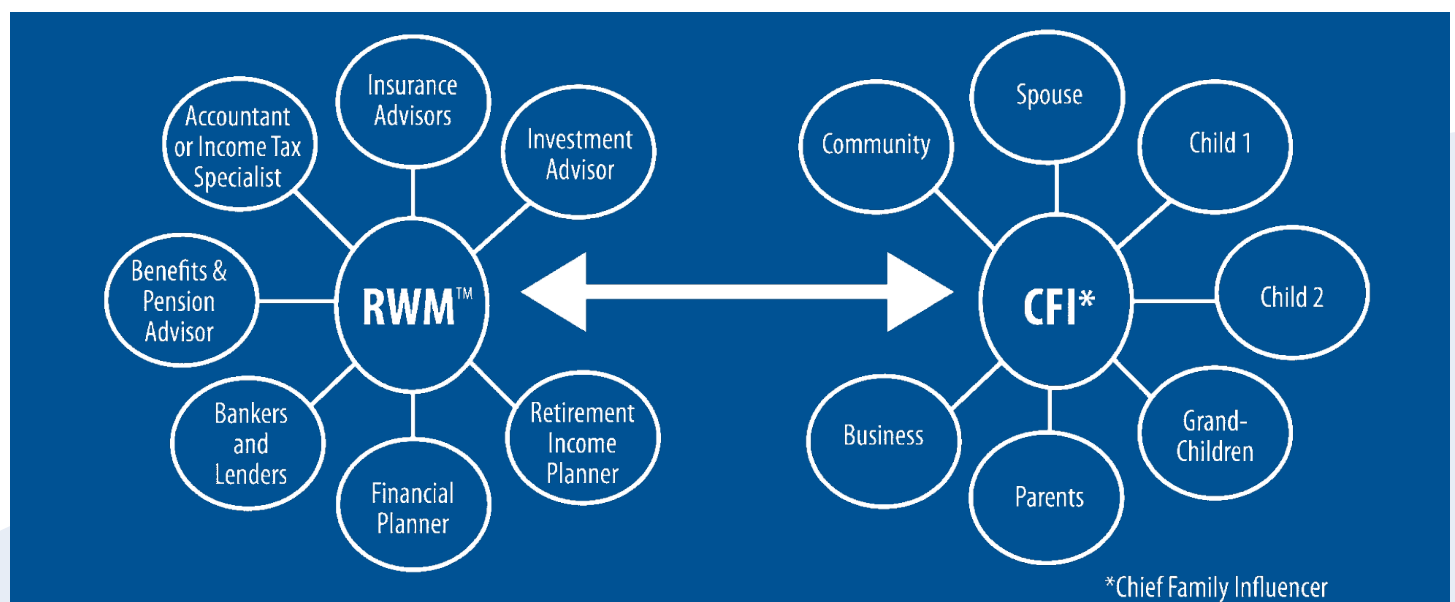
3. Minimize legal hassles and costs

Failing to plan your estate can result in complicated legal processes, lengthy probate proceedings and substantial administrative costs. By proactively engaging in estate planning, you can streamline the distribution of your assets and minimize the potential for family disputes or legal challenges. This not only saves your loved ones from unnecessary stress but also helps preserve the maximum value of your estate by reducing legal expenses and taxes.

Estate and legacy planning are not solely about wealth transfer. It is about securing your family's future, preserving your values and avoiding court battles.

DO NOT DELAY – planning your estate will help safeguard your legacy and ensure peace of mind for yourself and your loved ones.

As Real Wealth Managers, we collaborate with your professional team to design the plan that meets your needs.



Health Benefits Of Vacationing? You bet!!!



A team of Syracuse University researchers have found that people who vacationed more frequently in the 12 months preceding the study had a lower risk

for metabolic syndrome, a collection of conditions that dramatically increases the risk of heart disease, stroke and diabetes. They report that the 63 participants in their investigation took approximately five vacations, using about two weeks of their paid vacation days over the course of a year. The more vacation days they took, the lower their prevalence of metabolic syndrome symptoms. Overall, the risk observed for developing metabolic syndrome decreased by nearly a quarter with each additional vacation the study participants took, compared to their peers who didn't vacation.

Study leader Bryce Hruska, an assistant professor of public health, said he and his team are still learning what it is about vacations that make them good for heart health, "but at this point...we do know that it

is important for people to use the vacation time that is available to them" **and that taking advantage of vacation time "would translate into a tangible health benefit."**

These interesting findings bolster earlier research on the health benefits of vacations, including a reduced risk of all causes of death and, more specifically, of deaths due to heart disease for middle aged men at high risk. A study of female participants in the long-running Framingham Heart Study found that women who vacationed only once every six years or less were almost eight times more likely to develop coronary heart disease or have a heart attack than those who took at least two vacations a year.

It's smart to consider vacations as a form of preventive medicine. We all need changes of scenery and activities to disengage from the usual pressures and routines of life. By getting away physically from the daily grind – and without being tethered to it by cell phone or laptop – you can help rejuvenate your body and refresh your mind.

Source: Bryce Hruska et al, "Vacation frequency is associated with metabolic syndrome and symptoms," *Psychology & Health*, June 17, 2019, doi.org/10.1080/08870446.2019.1628962

Family meetings can break the money taboo and set families up for financial success



Financial advisor Doug Buss has seen what can happen to a family without an estate plan.

We were referred to a client whose father passed away and left an \$8 Million estate to his new wife and three children from his prior marriage with no clear direction as to who gets what.

It's a cautionary tale, and one that sheds light on the importance of financial openness within families.

YourStyle Financial are intergenerational wealth experts. We can work together with you and your families to guide you through difficult conversations about money.

Why family meetings matter

We have been told for years that an estimated \$1 trillion will be passed down from older Canadians to younger generations by 2030.

Given this projected financial shift, it's critical for families to begin having transparent conversations about money – and for advisors to help them along the way.

Secrecy is not serving anyone. In fact, the courts are full of families fighting over businesses, cottages and art collections. And it's destroying families.

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Family meetings

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Family meetings offer advisors an opportunity to get to know their client's family members, positioning them well to onboard the next generation or generations of the family.

Estate planning can be overwhelming, but taking small steps can give family members peace of mind, bring them closer together and avoid expensive litigation. Nobody wants to make those decisions but with the help of expert advisors, clients can experience the AHA moment that allows them to see the bigger picture.

How family meetings work

The first few meetings are designed to ease a family into the complex and emotional process of estate planning – it's a progression. We explain the importance of having an estate plan and lay out steps for coming up with one.

Other professionals such as lawyers, accountants and psychologists may be involved in these meetings too.

Once these professionals are in the room, families discuss several issues including financial gifts, philanthropic contributions, wills, powers of attorney and health-care directives.

Family meetings can start to chip away at that silence and open up dialogue and build plans that are collaborative, transparent and inclusive.

Another important, often overlooked documents are Health-care directives. Health-care directives provide instructions on the medical care a person would like to receive if they're unable to communicate their wishes.

4 Reasons Celery Is Healthy



Celery is a vegetable that people seem to either love or hate – but if you are in the latter group, you are missing out! A biennial plant, celery is in the same family as carrots, dill and fennel. Why should you add it to your meals?

Celery:

1. Is an excellent source of vitamins C and K, and its active compounds, phthalides, may help lower blood pressure.
2. Has long been associated with dieting due to its fiber content and low-calorie count.
3. Is rich in potassium and sodium – important in regulating fluid balance and stimulating urine production.
4. Lends itself to soups, stews and stir-fries as well as salads, or spread with natural nut or seed butters as a snack.

When choosing, try to seek out organically grown celery, as pesticides are commonly used on conventionally grown varieties.

There is a popular trend of drinking celery juice, where users throw away all of the fibrous components that also make celery a healthful option. There doesn't appear to be much evidence behind the celery juice hype, but if you do enjoy it, just don't forget to eat the whole vegetable on occasion.

What's
important
to you



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