Summer 2025

Financial Decisions Inc.

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Summer Visitor - Another Chair

18 year old grandson **Noah,** fresh from his first year at Western University joined our staff for a month long work experience this summer and did a great job. He is shown here with Linda and this year's painted Muskoka Chair donated for kids camp charity campaign her **13th contribution** on display at the downtown market where the chairs were auctioned.

Caring for Your Family

Family fun brings visions to mind of times together celebrating special occasions, playing games or outings in the great outdoors plus enjoying meals together. Sometimes when we think of family it is the time **taking care of a member** who has fallen sick or needs support to be successful.

What is not as frequently thought of is "taking care of business" for family to ensure you **don't create a mess for members to clean up**. During our meetings with you, we have been checking on your estate planning to ensure you have the necessary documents in place to deal with **either incapacity or death.** These are not the fun parts of life so often they are put on the back burner rather than making these tasks a priority.

Once a person is over 18, they need a **Power of Attorney (POA)** for personal care, and if they have assets, they also need one for Property. Ideally, a will would be created to have your wishes identified to carry out too. **We also need copies** of your POA for Property so we can help your family if the situation arises.

The POAs are available from this website: ***https://www.ontario.ca/page/make-power-attorney***

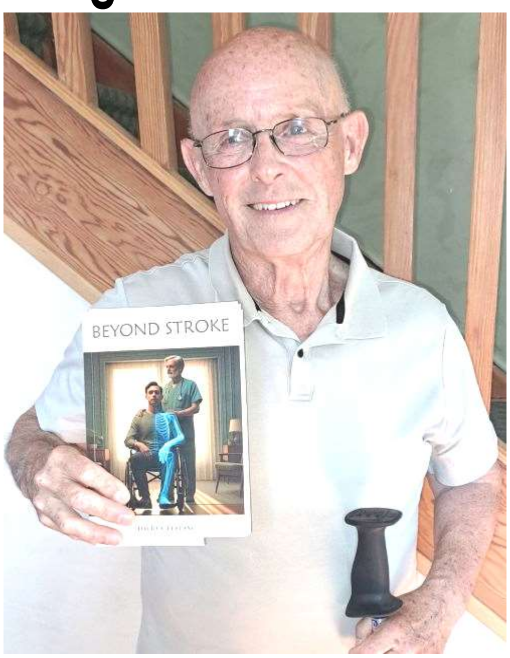
Don't wait to act on putting these documents in place **– it is the kindest thing you can do** for your family.

See reverse for more news

Financial Info Updates

There is much turmoil in the world as the financial markets react to changing situations. Our investment partners at **Croft Financial** keep aware and report on a regular basis with updates sent to all clients which are also posted on our company website **www.*financialdecisions.ca*** along with a link to "BNNBloomberg" for a national and international perspective. This together with our own newsletters and videos to keep you informed and of course you can always **contact us directly** by phone or e-mail for more insight and details regarding your own situation.

Congrats to Local Author



David Leblanc has just published an excellent book on the subject of stokes, a paralyzing condition that effects thousands each year. You can purchase a copy of the book **"Beyond Stroke"** from David by contacting him at his e-mail which is ***dleblanc465@outlook.com.*** Also he will be the guest speaker on Nov. 14th 1.30 p.m. at St. Peters Church on York Street - free admission.

More important Fraud Information

We have been advised by some investment fund companies and banks that **fraud scams are increasing**.   They are in the form of emails, text messages, brochures in the mail and phone calls. Please check the email address for the small details before opening. Sometimes there is an **extra letter or period** that has been added by the scammer.

If you receive a phone call or text, and someone is asking you for money, even a family member**, be cautious**. If you know the person calling and asking for money, it is best to hang up and call your family member back using the contact information you have.

As our client, we have a relationship with you, and you know the nature of our phone calls and emails. **We will either call or email regarding appointments, confirming decisions about your investments, taxes, insurance, or about any other service** we already provide to you.

Your call display will say **Financial Decisions on a landline or cell phone.** We have been told by some clients that their cell phone is showing the Academy of Financial Divorce Specialists (which is a separate sister company out of the same office address).

Our office number is 705-525-7526 if any name other than Financial Decisions comes up**, this is a digital error that can only be changed by you on your cell phone**. If you have any doubts about the communication you are receiving, please call our office to speak with us directly to verify the source is safe.