N O W  R E C R U I T I N G 
City Committees, Commissions, and Boards

Are you a passionate community member who wants to make a difference?

Apply for a position with:
- Assessment Review Board
- Combative Sports Commission
- Community Vibration Advisory Board
- Municipal Planning Commission
- Police Commission
- Public Library Board
- Subdivision and Development Appeal Board
- Hundred Million Working Group
- Working Group for Accessibility and Inclusion

Deadline to apply is November 1, 2023.

Steve Meldrum
Insurance Understood

They know they won in a fortunate position and were grateful but also wanted to keep the momentum going. Well, guess what? This story can continue further with more insurance planning.

There are advanced strategies that we employ to decrease the overall current tax rate. As a result, the value of the estate increases and we work with that has exploded the life insurance coverage to future generations. There are tax strategies to increase the value of the estate beyond what is required to cover the tax liability. The estate strategies included taxes paid by the beneficiaries.

Once upon a time...

Y
ears ago, my wife bought a lottery ticket with some starts cards. Each card gives you a go or a no go. An easy story. A classic is start is “Once upon a time.” We’ve used these cards with our chil- dren at bedtime and she has used it to teach children at school too. There are countless ways to create stories, but many people just need a kick-start. This got me thinking about life insurance and how sometimes people need a kick-start to complete the story by obtaining life insurance.

Two weeks ago, a client texted me on a Sunday looking for more life insurance on his wife. I was curious how he came to this revelation since we already had great coverage on his side that we put in place just a few years ago.

It turns out that this good friend had lost his wife about five years ago and he’s noticed that he has been forced to keep the kids in school too. His client wants me to come to his home to help him keep the kids in school for five years or so while his kids are young and he doesn’t want to pass away. Life insurance gives him that option.

This week I had lunch with a Tax Accountant and talked about estate planning he was doing for wealthy business owners. A series of story starter cards.

A timeless idea and pushes future tax forward to future generations.

The city in its very early stages of this project. For full details about the East Ring Enhancement Project, visit: https://shapeyourcity.medicinehat.ca/erep.