
RAWLING

REPORT

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RAWLING FINANCIAL INC.

ENTREPRENEURS

Rawling Financial's new office

Things have settled down from a crazy month of September. After a relaxing August break out west, I came back to the deadline of creating a new office space by October 1st. We've moved out of One London Place into our new home – another Sifton Properties building at 200 Queens Ave.

For several weeks, I juggled final interviews for a Marketing Assistant, new phone systems, new stationery, hiring a mover, selecting all new furniture, and a million other little things – while, of course, still seeing my clients.

Mid-chaos, I was meeting a client in the lobby, when an associate, Art Ender, told me a plane had just flown into New York's World Trade Centre. Art, always known for a daily joke, left me hanging for a punch line that never came. He was, as we all know, serious.

The terrorist acts of September 11th, horrific enough on their own, launched a chain of events that continue today. Wow... with all the things that came at me in September, it's been one of the most challenging months of my 23 years in business.

Locally in October, things are getting back to normal at Rawling Financial. My new Marketing Assistant, Ann Marie Hall, has attended a training conference and is fitting in well as she gets to know our processes and clients better. More about her later in this newsletter. Please make note of our new address and phone numbers.



Rawling Financial has a new address, but the same personal service... I look forward to seeing everyone in my new office soon.

Globally, world reaction and events are obviously not settling down. I'll avoid repeating what is extensively reported in the newspaper – but this war on terrorism could extend for quite some time. The need for our clients to make “*wise decisions about their wealth*” is even more important in these tumultuous times. So feel free to call if you would like me to help coach you in ways to manage this new risk.

Also, because of continuing airline issues in the US, we have postponed our 6th annual Las Vegas Business Owner's Golf Trip from November to the Spring of 2002. Final dates will be announced soon!

We look forward to seeing you here at our new premises one day soon. Hugh

Critical illness insurance... *is it for you?*

Most people have life insurance that pays a tax free lump sum of money when they die. A high percentage have disability insurance that pays a regular monthly amount when they can't work because of accident or sickness. A new product has arrived on the scene in Canada that pays a lump sum on the diagnosis of certain well defined critical illnesses.

Dr. Christian Barnard, the famous heart transplant surgeon from South Africa, witnessed the financial disaster in the lives of some of the people he saved. This motivated him to help pioneer and promote "*critical illness insurance.*" This coverage is commonly bought by consumers in South Africa, Australia and the United Kingdom. Though new to Canada, an article in the September 2001 Insurance Journal issue profiled 16 insurance companies that now offer the coverage here. An estimated 21,000 policies were sold in Canada in 2000.

In Europe, critical illness insurance accounts for 20% of personal insurance policies sold. If Canada echoes European patterns, the sales potential is 154,000 policies. The Canadian

insurance industry expects interest to increase as more people become aware of this product.

How would your life change during life-threatening illness? Conventional health insurance limitations can be devastating to your financial security. Critical illness insurance provides a lump sum payment that you decide how to use – pay off a lump sum debt, access medical treatment in another country or do something you've always dreamed of.

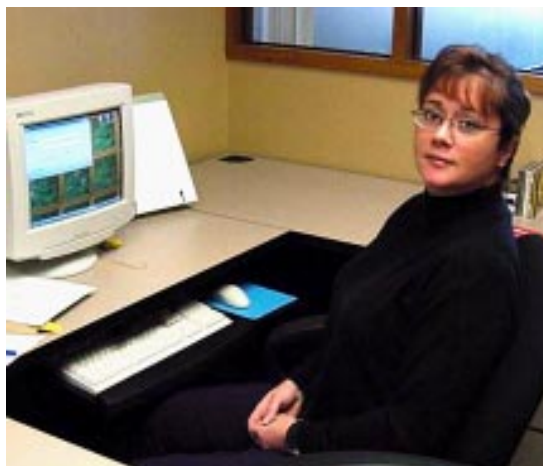
For business owners, critical illness insurance has found a role in providing "*Key Person*" protection in certain situations. If you suffered a heart attack, stroke or cancer – after 30 days the plan pays out an amount that can range from \$10,000 to \$2,000,000 – depending on the insurance policy. Depending on what you need and can afford to spend, you can cover a range of possible illnesses. Also, in some products, your premiums are returned to you after a certain number of years.

If a product like this is of interest, don't hesitate to give Hugh a call at 963-4400.

Rawling Financial welcomes Ann Marie

I'd like to introduce my new Marketing Assistant, Ann Marie Hall. Ann Marie is a graduate of Ryerson with a B.A.A. in Journalism and the University of Windsor with a B.A. After finishing her full-time studies, she was a licensed life insurance agent for a year before becoming a customer service representative in the banking and automotive industries. Ann Marie has accumulated 15 years of office administration experience while living in Chatham, Toronto, the Ottawa Valley and London.

I sponsored Ann Marie to attend the Marketing Assistant Conference held in London in mid-October. This



experience provided great learning, resource and networking opportunities. Her goal is to incorporate all of this data into our office procedures and routines. If you have any questions or concerns, Ann Marie will be happy to assist you on her direct line (519) 963-4401.

Ann Marie continues her studies part-time at the University of Western Ontario. She is an amateur genealogist, volunteers at SARI (therapeutic riding facility in Arva), plays on a Spike's indoor beach volleyball team and is an avid inline skater.

Visit us on the Internet at www.rawlingfinancial.com



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