

Winter and Fest Came Together with a Bang



Both Winter--as in 4-5 inches of snow--and Fest (as in festivity) were in evidence as Covenant Financial Group began its new series of Client Centered Events for 2019.

Over 90, Clients braved Winter's first blast of 2019, to enjoy food, fellowship and entertainment at the Wyndham Hotel in Sterling Heights.

Steve Werner, Covenant Financial Group's CEO, opened the program with a review of 2018, sharing his vision for 2019. (see article on Seminar-Events for 2019 in this issue).

Bob Wier, formerly, a financial advisor with CFG, offered the prayer prior to guests enjoying a plated lunch.

Next on the agenda, a performance by local artist Mike Sugg, aka...America's premier Toby Keith lookalike and impersonator.

Steven Carpenter, CFG's COO, closed out the program, with his perspective on how he sees 2019, shaping up from an investment perspective.

Winterfest 2019 was born out of a decision to move Covenant Financial's yearly Client event--previously held during the Christmas season--to a less busy time of year. Feedback from Winterfest attendees gave their stamp of approval to the decision to move the event to a less crowded time of the year was the right one.

Information about Winterfest 2020, will be in the Fall issue of "News and Updates" and at www.covenantfg.com.



Welcome the Newest Member of the CFG Family

Sawyer James Carpenter was born on February 21, 2019 to Steven and Suzanne Carpenter.

Sawyer weighed 8.3 lbs at birth and was 20 1/4" long.

Sawyer and his big brother Spencer--almost 2 years old-- form the nucleus of CFG's future Leadership Team.

What's Your Opinion?

Today's consumer has no shortage of opportunities to give feedback on their "experiences," whether it's a purchase on Amazon or your hamburger at McDonald's—and quite literally everything in between. So, what's behind CFG joining the chorus, asking many of you for your feedback in the coming weeks?

CFG's upcoming project is to take the temperature of our Clients. Right now, we plan to periodically survey a portion of our Clients after reviews, and then ask for feedback on any events that Clients attend.

The service Industry, by its very nature, needs some way to understand (and measure) how Clients receive our services. We truly want to be more-better; and without Client feedback, we cannot get there.

April 15, 2019...What does it mean to you?

To some, it means MLB season is roughly 2 weeks old, offering somewhat of a barometer about whether your Team has any hope for the playoffs.

To almost anyone else...it's the day of reckoning for how your 2018, tax planning fared.

(April 15, cont.)

If you would like to minimize any surprises on taxes for 2019, it might be a good idea to set up a time to meet with your Financial Advisor and explore whether changes in your withholding on your account(s) will make next year's day of reckoning any less painful, putting you more in control of your tax liabilities.



Seminars and Events: Something for Everybody in the Works for 2019

Online Safety

Co-sponsored by Covenant Helpers and the MI Attorney General's Office, Consumer Education Office

April 11, 2019 | 7:00 - 8:00 PM

Trinity Lutheran Church | Boardroom

45160 Van Dyke Ave, Utica, MI 48317

Is Your Family Ready for a Serious Discussion about: Aging, Financial Security and Estate Planning?

With Attorney Betsey Rubel and The CFG Team

May 2, 2019 | 7:00 - 8:00 PM

Faith Lutheran Church | RM 13

37635 Dequindre Road, Troy, MI 48083

2nd Annual CFG Picnic

Please bring a "famous" family dish to pass.

August 10, 2019 | 11:00 AM - 2:00 PM

Riverbends Park | Hickory Grove Pavilion

5700 22 Mile Road, Shelby Township, MI 48317

Extended Care - A Lifeline to Your Best Years?

October 2, 2019 | Times TBD

Producers Choice

1152 E Long Lake Road, Troy, MI 48085

More detailed information should be in the mail/your inbox within 3-4 weeks of the event. Also worth noting, to make it easy to register/RSVP a new feature has been added to our website: registration for all events can be made on our website 30 days in advance of the event's date. Go to: www.covenantfg.com; on the home page, go to the events tab, and then click on upcoming events, and look for the specific event.

Family Meetings...Even When You Know a Thing or Two, Challenges Abound (Part Two of a Series)

In Issue #1, the introduction to the topic of Family Meetings offered a look at the nuts and bolts to create a structure that makes for productive conversations.

In this installment, we want to explore the “whys” of planning and holding a Family Meeting. Control is one. Control is a word that has fallen on hard times. The emphasis is not on rigid, iron clad structures, manipulation or stifling ideas or dissent. Rather, it should serve as benchmark for framing (sharing) the Leader’s values, attitudes about wealth.

The goal: get everyone thinking about the benefits that resulted from this set of ideas/values and asking the question: could this framework could help succeeding generations to create and maintain the family’s legacy?

Of course, open and honest dialog is needed about how it worked

(and maybe didn’t), taking what was positive from the discussion, and using it to build or remodel a new foundation.

A second “why” is to develop an overall atmosphere so better communication is fostered. The goal, here, is to making even difficult conversations possible and maybe even enjoyable?!

Making sure all parties are heard—and understood—is the linchpin, promoting an experience where attendees believe they will be full participants in the process.

An integral part to the discussion should include how each member values—thinks about money, including reasons for accumulation; and wisdom for saving and spending. (This might be a good time to share any best practices for managing assets.)

According to experts, a clear win-win would be if participants agreed



to draft a mission-vision statement for the family, capturing the sentiments of all those in attendance.

Using the strategies addressed so far offers at least 2 Key benefits:

-Avoiding the worst elements sometimes found in a “business culture”: mistrust; exclusion; and an us vs. them mindset

-A solid foundation for working through life’s inevitable transitions.

Couldn't Attend February's ID Theft Seminar? Here's the Report (and How to Receive the Handouts)

With MI leading the way in the number of reported ID Thefts, nationwide, in 2017, CFG’s Clients and friends gathered to learn what ID theft is, and actionable steps they can take to avoid becoming a victim.

Jim Fleck from the State of MI’s Attorney General’s Office of Consumer Education not only shared real-life stories of victims, but offered resources on how to work through the challenges if should you become a victim.

Handouts can be requested by email: info@covenantfg.com

The Covenant Financial Group Team Creates a New Arbor with Gleaner Life Providing Support for Area Not for Profits

When Steve Werner envisioned building a financial services firm dedicated to using biblical principles as a guide for financial planning over 13 years ago, he knew he wanted to do more than provide solid investment advice, guided by biblical principles.

Steve's vision was to encourage community among the members of his Client base with the goal of engaging Clients in working together to make a difference in the community.

And the Covenant Helpers concept was born.

Clients will remember the Covenant Helpers sponsored coat and clothing/mitten drives; opportunities to travel together through Covenant Travel, and most recently the blanket drive with Grace Centers of Hope at the First Annual Picnic.

Forming an Arbor (think service club) with Gleaner Life Insurance Society—a faith based, fraternal benefit society providing insurance and annuity products, and headquartered in Adrian, MI—allows Covenant Helpers and CFG, our Clients, and anyone who chooses to join the Arbor (or just participate in the programs) to meet various needs in the community without having to spend time fundraising.

Each Arbor sets its own priorities and activities, developing strategies that give back to the Community.

Projects and donations are funded by Gleaner Life.

Visit www.gleanerlife.org for more information, and watch this space/ www.covenantfg.com for announcements from Covenant Helpers about events and projects you can participate in.

Covenant Helpers Presents an Online Safety Seminar: How to Protect Your Online Presence

Piggybacking on February's ID Theft Seminar, April 11's Online Safety Seminar at 7PM in Trinity Lutheran Utica's Boardroom, is a natural follow on especially since more and more of "you" are doing more and more online.

Join Jim Fleck—presenter with the ST of MI Attorney General's Office of Consumer Education—in this practical look at internet safety to learn more about how to protect your information online.

