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FINANCIAL

Happy Holidays!

Hello Rebecca,

What a year it's been — and now it's nearly over. 2023 has been many things, but boring is not one of them. Geo-political turmoil, continuing drama in the markets over interest rates, inflation, bonds and equities, potentially world-changing developments in AI, and a real-estate rollercoaster have made for an eventful year that you may well be looking forward to having in your rear-view mirror.

But before it is, be sure to take some time to consider what lessons you could learn from what's happened over the last 12 months, as well as what you still might want to do before January 1. Remember, RESP and charitable contributions for this year, which can have significant implications for what you owe in income tax next year, must be made by December 31. And though you have until February 29 to contribute to your RRSP (yes, 2024 is a leap year!), it never hurts to be early, rather than waiting until the last minute.

Let me also thank you for your trust in me as your financial advisor. It means a great deal to know that I am helping improve the wellbeing of you and your family. I look forward to continuing to do so in the year ahead.

I hope you enjoy these articles and that you have a wonderful holiday season with your loved ones!



Kevin Giffin

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