



## CHRISTMAS GREETINGS!

First, I'd like to thank you for the opportunity of helping you work toward your life dreams and goals over the past year.

While there was some 'bumpiness' on the road to recovery, 2010 was a much better year than many people expected. I think the following quote from Oscar Wilde might be a good way to summarize the last couple of years: *"Experience is one thing you can't get for nothing!"*

Christmas is just around the corner, and our team (Vanessa, Melody, Wanda & myself) and our families would like to wish you and yours the very best of the Christmas season. This is a special time to both celebrate, and reflect, as we slow down a bit, take a break from the hustle & bustle of everyday life and relax with family and friends. If you are still wondering what to buy for someone this Christmas, I've attached a copy (see below the signature line) of a Christmas letter I received from an American friend. It has some great ideas that are sure to please!

As is our practice, we'd like the staff to have a little more time to be with their loved ones at Christmas.

### **Our holiday hours are as follows:**

- **Monday, December 20 to Thursday, December 23: 10:00 a.m. - 4:00 p.m.**
- **Friday, December 24: 10:00 a.m. - 3:00 p.m.**
- **Monday, December 27 & Tuesday, December 28: Closed**
- **Wednesday, December 29 to Friday, December 31: 10:00 a.m. - 4:00 p.m.**
- **Monday, January 3: Closed**

May God's blessing be upon you and your loved ones as we celebrate Christmas, signifying the birth of Jesus Christ, our Lord and Savior.

We thank you for your ongoing confidence in our team, and we look forward to continuing to help you reach your life goals.

A Very Merry Christmas to All,

A handwritten signature in black ink, appearing to read "Derek Dutka". The signature is fluid and cursive, written in a professional style.

**R. Derek Dutka, B.Ed., CFP,**  
Senior Financial Planner

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*It's just a small white envelope stuck among the branches of our Christmas tree. No name, no identification, no inscription. It has peeked through the branches of our tree for the past ten years or so.*

*It all began because my husband Mike hated Christmas--oh, not the true meaning of Christmas, but the commercial aspects of it. Overspending, the frantic running around at the last minute to get a tie for Uncle Harry and the dusting powder for Grandma--the gifts given in desperation because you couldn't think of anything else.*

*Knowing he felt this way, I decided one year to bypass the usual shirts, sweater, ties and so forth. I reached for something special just for Mike.*

*The inspiration came in an unusual way. Our son Kevin, who was 12 that year, was wrestling at the junior level at the school he attended, and shortly before Christmas, there was a non-league match against a team sponsored by an inner-city church. These youngsters, dressed in sneakers so ragged that shoestrings seemed to be the only thing holding them together, presented a sharp contrast to our boys in their spiffy blue and gold uniforms and sparkling new wrestling shoes. As the match began, I was alarmed to see that the other team was wrestling without headgear, a kind of light helmet designed to protect a wrestler's ears. It was a luxury the ragtag team obviously could not afford.*

*Well, we ended up walloping them. We took every weight class. And as each of their boys got up from the mat, he swaggered around in his tatters with false bravado, a kind of street pride that couldn't acknowledge defeat.*

*Mike, seated beside me, shook his head sadly. "I wish just one of them could have won," he said. "They have a lot of potential, but losing like this could take the heart right out of them." Mike loved kids--all kids--and he knew them, having coached little league football, baseball, and lacrosse. That's when the idea for his present came. That afternoon, I went to a local sporting goods store and bought an assortment of wrestling headgear and shoes and sent them anonymously to the inner-city church.*

*On Christmas Eve, I placed the envelope on the tree, the note inside telling Mike what I had done and that this was his gift from me. His smile was the brightest thing about Christmas that year and in succeeding years.*

*For each Christmas, I followed the tradition. One year I sent a group of mentally challenged youngsters to a hockey game, another year a cheque to a pair of elderly brothers whose home had burned to the ground the week before Christmas, and on and on.*

*The envelope became the highlight of our Christmas. It was always the last thing opened on Christmas morning and our children, ignoring their new toys, would stand with wide-eyed anticipation as their dad lifted the envelope from the tree to reveal its contents.*

*As the children grew, the toys gave way to more practical presents, but the envelope never lost its allure.*

*The story doesn't end there. You see, we lost Mike last year due to dreaded cancer. When Christmas rolled around, I was still so wrapped in grief that I barely got the tree up. But Christmas Eve found me placing an envelope on the tree, and in the morning, it was joined by three more.*

*Each of our children, unbeknownst to the others, had placed an envelope on the tree for their dad. The tradition has grown and someday will expand even further with our grandchildren standing around the tree with wide-eyed anticipation watching as their fathers take down the envelope. Mike's spirit, like the Christmas spirit, will always be with us.*