

December 2011



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.

Uncertainty around global government debt and slower economic growth were key issues this past year. I think the following quote from Mark Twain might be a good way to summarize the stock markets of 2011: **"OCTOBER: This is one of the peculiarly dangerous months to speculate in stocks. The others are July, January, September, April, November, May, March, June, December, August, and February!"**

Christmas is just around the corner, and our entire staff (Vanessa, Melody, Frenel, 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.

We have been involved in two recent events that both issued "The \$20 Challenge". Very simply each of us were given a \$20 bill and challenged to grow it as much as possible and then give it away unconditionally. As a staff we decided to see what we could do to help the less fortunate in our region. We have teamed up with the Oshawa Power (new National Basketball League franchise) to be able to provide 140 at risk/lower income youth the opportunity to see an Oshawa Power home game. The tickets are being distributed through the Durham Regional Police and a charitable organization called **"Their Opportunity"** <http://theiropportunity.org/> We have also made a financial contribution to **"The Eating Well"** <http://www.theeatingwell.ca/> which is an emergency food program for people in need. We would encourage you to have your own "family \$20 challenge" as part of your Christmas celebration. It truly is more rewarding to give than it is to receive.

Our holiday hours are as follows:

- Monday, December 19 to Friday, December 23: 9:00 a.m. - 5:00 p.m.
- Monday, December 26 & Tuesday, December 27: Closed
- Wednesday, December 28 to Friday, December 30: 9:00 a.m. - 5:00 p.m.
- Monday, January 2: 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. Wishing you and yours a very prosperous (which also means enjoying a vigorous and healthy life) 2012!

We thank you for the ongoing confidence you place in us, and we look forward to continuing to help you set and reach both your personal and financial goals.

A Very Merry Christmas to All,



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

Assante Capital Management Ltd., Member CIPF
#104 - 360 King Street West, Oshawa, Ontario L1J 2J9 -
Tel: (905) 579-7777 **Toll Free:** 1-800-823-7102 **Fax:** (905) 579-9418
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