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E-WEDNESDAY

December 17, 2025

“

There are those who give with joy,
and that joy is their reward,

”

Kahlil Gibran, "On Giving"



Merry Christmas

"Christmas is a season not only of rejoicing but of reflection." ~ *Winston Churchill*



Wishing you and your loved ones a joyous holiday season and a happy New Year! As we look back on 2025, we are truly grateful for the trust you've placed in us and the opportunity to work alongside you. Your confidence and partnership have meant so much to our team.

As we celebrate the magic of Christmas, may you find time to relax, recharge, and create cherished memories with family and friends. From all of us, thank you for being part of our journey this past year.

We look forward with excitement to 2026 and the chance to continue serving you in the year ahead.

Warmest wishes, Randy, Bonnie, Mark, and Ryan



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Money

“Christmas is a race to see which gives out first — your money or your feet.” –

U n k n o w n

Bank of Canada holds key interest rate at 2.25%

The Bank of Canada is holding steady in its last interest rate decision of 2025 keeping the overnight rate at 2.25 per cent.

Bank of Canada Governor Tiff Macklem said the policy rate is at the right level to keep inflation close to 2 per cent while also helping the economy through what he called a period of “structural adjustment.”

“We agreed that a policy rate at the lower end of the neutral range was appropriate to provide some support for the economy as it works through this structural transition while keeping inflationary pressures contained,” Macklem said.

The move was widely expected by private sector economists who believe the central bank will hold its current policy interest rate through the first few months of 2026.

In October, Macklem hinted that this would be the bank's next move if the economy charted along projections laid out in its Monetary Policy Report.

If the bank's economic outlook changes, Macklem said policymakers will respond accordingly.

“Uncertainty remains high, and the range of possible outcomes is wider than usual,” Macklem said. “If the outlook changes, we are prepared to respond.”

Asked about those private sector projections, Macklem said he would not put his policy on a timeline.

One of the big factors causing global uncertainty is U.S. trade protectionism. The unpredictability of U.S. trade policy and the renegotiations of CUSMA, the bank says, is creating uncertainty about how the economy will adjust to higher tariffs and the underlying momentum of the economy.

In its October Monetary Policy Report, policymakers said that compared to its January report the trade conflict alone would help push GDP 1.5 per cent, or roughly \$40 billion lower than initially expected by the end of 2026. GDP growth, the bank said, should average about 1.4 per cent over 2026 and 2027.

“We will be assessing incoming data relative to our outlook,” Macklem said. “If a new shock or an accumulation of evidence materially change the outlook, we are prepared to respond.”



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Asked about how tariffs and U.S. trade policy weighed on his decision, Macklem admitted it's been a difficult year for Canadians and Canadian businesses. However, he said strong jobs numbers and other economic indicators show the economy is doing better than expected several months ago

"We are certainly ending the year in a better place than it looked in the middle of the year, but there is still a significant adjustment to work through," he said.

The bank's main objective is to keep inflation around 2 per cent. The central bank says inflation is charting along as expected with CPI inflation at 2.2 per cent in October. While CPI inflation is expected to remain close to the 2 per cent target next year, the bank does expect to see some "choppiness" in the near term as inflation is "temporarily" pushed higher. Data will be compared to last holiday season when the government put in place a temporary GST/HST holiday.

Half of Canadians support a new pipeline between Alberta and BC

Half of Canadians are in favour of building a new bitumen pipeline between Alberta and B.C., while fewer than one in five outright oppose it, a new poll suggests.

The Leger poll, which was conducted online and can't be assigned a margin of error, suggests support is particularly strong in Alberta and among men, older Canadians and Conservative voters.

Prime Minister Mark Carney signed a memorandum of understanding last month with the Alberta government that sets out an agreement to work toward the approval of a pipeline project.

The Leger poll asked 1,548 Canadians between Dec. 5 and Dec. 7 if they personally support or oppose the idea of a privately financed bitumen pipeline from Alberta to the B.C. coast. The pipeline is intended to expand Canada's access to energy markets outside North America.

Of the 50 per cent of respondents who support the project, 24 per cent said they strongly support it, while 26 per cent somewhat support it.

One in five respondents said they neither support nor oppose the project, while 17 per cent said they oppose it and 13 per cent said they don't know.

Two in three respondents from Alberta and half of those in Ontario and B.C. back a new pipeline. Support is lowest in Quebec at 37 per cent.

People aged 55 and older were more likely to support a pipeline project, at 56 per cent. Support for the project hit 49 per cent among people aged 35 to 54 and 41 per cent among those aged 18 to 34.

The poll suggests Conservative voters are the ones most likely to support the project, at 71 per cent, compared to 54 per cent of Liberal voters and 23 per cent of NDP voters.

The survey asked Canadians how important new pipelines are to Canada's overall economic future.



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Forty-five per cent of respondents said pipelines are “extremely” or “very” important, while another 34 per cent said they are “moderately” or “slightly” important. Seven per cent said they are “not at all important.”

Forty-nine per cent of respondents said they’re confident new pipelines can be built while respecting Indigenous rights, 51 per cent said they could be built while respecting the rights of local communities, and 53 per cent said they could be built while still protecting the environment.

Fifty-six per cent of respondents said they’re confident new pipelines can be built in Canada while respecting provincial governments through consultation and participation in decision-making.

Andrew Enns, executive vice-president of Central Canada for Leger, told The Canadian Press Canadians seem uncertain on how the project could be completed.

“When I look at the data, I see a lot of potential collisions here of expectations and how this will all unfold if and when it gets to that,” Enns said. “Canadians are starting to get a little bit, I think, anxious or losing a little bit of patience in terms of the government’s ability to really move forward on some of these big announcements.

Respondents were asked how important it is for Indigenous communities in British Columbia to support the proposed pipeline before construction starts. Sixty-eight per cent of respondents said that was important to them, while 21 per cent said it was not important.

Respondents were asked if they would support or oppose a pipeline project being fast-tracked if the federal government names it a project of “national interest.”

Fifty-five per cent of respondents said they would support a fast-tracked pipeline project, while 26 per cent said they would oppose it. At 73 per cent, Conservative voters were more likely to support fast-tracked approvals under Bill C-5 — the One Canadian Economy Act — compared to Liberal voters at 61 per cent.

Enns said those results show that Canadians are still “quite seized” by the need to bolster the domestic economy.

“A pipeline seems to fit into those plans,” Enns said.

The polling industry’s professional body, the Canadian Research Insights Council, says online surveys cannot be assigned a margin of error because they do not randomly sample the population.



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71% of Canadians plan to cut back spending on Christmas this year, new survey shows

A new nationwide survey has found that the majority of Canadians are preparing for a more modest Christmas this year. The results highlight the ongoing pressure of rising living costs on households across the country.

According to the Harris & Partners 2025 Christmas Spending Report, based on responses from 1,820 Canadians, the findings show significant shifts in budgeting and spending habits:

- 71.5% say they will cut back on Christmas spending this year
- 62% do not feel financially prepared for Christmas
- 53.1% feel anxious about affording the holidays
- 83.7% believe Christmas has become more expensive than last year
- 85% say they will be setting a strict Christmas spending budget

“These figures show a meaningful change in how Canadians are approaching the holiday season. Many families are still working through the effects of high living costs, and for a large number of people, there is simply less financial flexibility available. Christmas remains an important time for connection and celebration, but this year it will look different for many households,” said Joshua Harris, CEO of Harris & Partners.

The survey also shows that 86.1% of respondents do not expect to borrow or use credit to pay for Christmas this year.

“Some households are choosing to avoid debt, which is positive. However, for others, the option to rely on credit may no longer be available. This leads to reduced spending and, in many cases, increased stress around meeting expectations during the holidays,” Harris explained.

More than half of respondents say they feel anxious about costs this holiday season. Harris notes that this emotional strain should not be overlooked, said the report.

“When people feel pressure to make the holidays meaningful, yet worry about how to afford them, the stress is significant. The emotional impact of financial strain is real, and this time of year can intensify it.”



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Outdoors

“Christmas is doing a little something extra for someone.” - *Charles M. Schulz*

6 spots in Calgary for awesome winter walks – *By Kendall Collins*

Winter in the city doesn't mean you have to stay inside. Luckily, Calgary has plenty of places that are perfect for those looking to get outside and embark on a winter walk in the colder months.

From quiet parks to busier trails, there are tons of spots that allow you to get out and take in the beauty of winter right in the city. Here are six spots in Calgary for awesome winter walks.

Fish Creek Provincial Park



Priscila Nightingale/Shutterstock

Fish Creek Provincial Park is one of the largest urban parks in North America. Some paths are cleared and maintained, making it the ideal spot for a peaceful winter walk in Calgary. The Bow Valley Ranch Loop is a local favourite. You can also take part in snowshoeing and cross-country skiing if you're looking for more of a challenge!

Where: 15979 Bow Bottom Trl. SE

Crescent Road NW/Crescent Road Lookout

If you're looking for a winter walk with a view, Crescent Road NW is the place to be. Not only does it offer stunning views of downtown and the Bow River, but you can also catch some pretty amazing sunsets and sunrises. In the colder months, the city covered in snow adds a magical quality to it.

Where: Crescent Road NW



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Bowness Park



LisaBourgeault/Shutterstock

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Glenmore Reservoir Pathway



Autumn Sky Photography/Shutterstock

For those who like a longer walk, the Glenmore Reservoir Pathway offers over 15 kilometres of scenic trails that are open year-round. You'll find beautiful views of the frozen water and snow-covered trees in the surrounding forests. There are plenty of benches around, perfect for a quick rest, a thermos coffee break, or to take in the beauty of winter.

Where: 6420 14th St. SW

Bow River Pathway



Elisa Benitez Toboso/Shutterstock

In any season, the Bow River Pathways are a fantastic spot to get some fresh air and enjoy Calgary's stunning scenery from the river's edge, with views of downtown, bridges, and the city's natural beauty. In the winter, the pathways take on a scenic charm, offering frozen river banks, quiet trails, and just an overall serene experience.

Where: Various locations along the Bow River



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Carburn Park



Calgary Parks/Facebook

This gem is located in the southeast and is perfect if you're looking for a tranquil outdoor walk this winter. The trails loop around frozen ponds, which are extra beautiful surrounded by trees dusted with snow. The park is also decorated with lights and firepits around its outdoor skating rink. You might even spot some wildlife along the way.

Where: 67 Riverview Dr. SE

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Wit

"The tree isn't decorated until the cat has rearranged it." *Cat Parents*



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Holiday Fun

“ Trivia is the art of knowing little things that make life a lot more fun.”

U n k n o w n

75 Christmas Trivia Questions (With Answers) for an Extra Dose of Holiday Fun – By Macy Lovitch

After the wrapping paper's been cleared away, the feast devoured, and everyone's sinking blissfully into that post-turkey haze, it's the perfect moment to spark some fun! Round up your family and friends, form teams, and dive into a spirited Christmas trivia battle that keeps the holiday cheer buzzing long after desert. With questions spanning festive facts, beloved movies, and classic songs, you'll have laughs, surprises, and maybe even the start of a brand-new tradition. So, circle the Christmas tree, sip some eggnog, and see who can claim the trivia crown—consider it our little holiday gift to you!

Fun Christmas trivia questions

1. Question: What English monarch is often credited with introducing turkey as part of the Christmas menu?

Answer: Henry VIII

2. Question: Which three reindeer have a name starting with D?

Answer: Dasher, Dancer and Donder (referred to as Donner in the song “Rudolph the Red-Nosed Reindeer”)

3. Question: What do many people in Japan eat for their Christmas meal?

Answer: Kentucky Fried Chicken

4. Question: Which U.S. state has a town named Santa Claus?

Answer: Indiana

5. Question: Which country started the practice of putting up a Christmas tree?

Answer: Germany

6. Question: What were the first artificial Christmas trees made of?

Answer: Goose feathers

7. Question: What do Swedish people traditionally do on Christmas Eve at 3 p.m.?



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Answer: They gather in front of the TV and watch the annual Donald Duck and His Friends Wish You a Merry Christmas show (Kalle Anka och hans vänner önskar God Jul in Swedish), a special that features clips of old Disney cartoons.

8. Question: When is National Ugly Christmas Sweater Day?

Answer: The third Friday of December

9. Question: In New Zealand, Christmas occurs during what season?

Answer: Since New Zealand is located in the Southern Hemisphere, Dec. 25 occurs during the summer.

10. Question: What is Santa's mailing address?

Answer: Santa Claus, North Pole, H0H 0H0, according to Canada Post

Answer: 123 Elf Road, North Pole, 88888, according to the U.S. Postal Service

Tricky Christmas trivia for adults

11. Question: What year was the first commercial Christmas card sent?

Answer: 1843

12. Question: How many Christmas cards are sent every year?

Answer: Global estimates put the number of Christmas cards sent at around 1.5 billion each year worldwide, according to Hallmark

13. Question: Which company started to feature the modern-looking Santa in its ads in the 1930s?

Answer: Coca-Cola

14. Question: Which U.S. president signed a bill into law making Christmas a federal holiday?

Answer: Ulysses S. Grant in 1870

15. Question: Which department store introduced Rudolph the Red-Nosed Reindeer in its marketing campaign?

Answer: Montgomery Ward in 1939

16. Question: The U.S. Postal Service issued its first Christmas stamp in what year?

Answer: 1962

17. Question: How long does it take for the average Christmas tree to grow to its full size?

Answer: Seven years for a typical 6- to 7-foot tree



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18. Question: In which ocean is Christmas Island located?

Answer: The Indian Ocean

19. Question: Which religious group banned Christmas in Boston from 1659 to 1681?

Answer: The Puritans, who regarded it as a pagan holiday

20. Question: In O. Henry's short story "The Gift of the Magi," what do the husband and wife each sell to buy the other a Christmas present?

Answer: She sells her hair, and he sells his pocket watch.

Christmas trivia for kids

21. Question: What is Frosty the Snowman's pipe made of?

Answer: A corn cob

22. Question: Which fruit used to be a popular stocking stuffer?

Answer: An orange

23. Question: Which Christmas decoration was once made of real silver?

Answer: Tinsel

24. Question: Where can you find the famous Christmas tree in New York during the holiday season?

Answer: Rockefeller Center

25. Question: Before electric Christmas lights were invented, what did people use to light up their trees?

Answer: Candles

26. Question: In Charles Dickens's classic book A Christmas Carol, what is Scrooge's first name?

Answer: Ebenezer

27. Question: The events in which famous ballet take place on Christmas Eve?

Answer: The Nutcracker

28. Question: What type of calendar is used to count down to the days leading to Christmas?

Answer: An Advent calendar

29. Question: What was George Washington doing on Dec. 25, 1776?

Answer: Crossing the Delaware

30. Question: Which Brothers Grimm fairy tale helped popularize gingerbread houses?



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Answer: "Hansel and Gretel"

31. Question: What three gifts did the wise men give the baby Jesus?

Answer: Gold, frankincense and myrrh

32. Question: What does Noel mean?

Answer: Christmas

33. Question: During the Christmas season, how many Lego sets are sold every second?

Answer: 28

Christmas movie trivia

34. Question: Which actor won an Oscar for playing Santa Claus?

Answer: Edmund Gwenn, for playing Kris Kringle in 1947's *Miracle on 34th Street*

35. Question: In *It's a Wonderful Life*, what happens every time a bell rings?

Answer: An angel gets his wings

36. Question: How many lights did Clark Griswold use to light up his house in *National Lampoon's Christmas Vacation*?

Answer: 25,000

37. Question: What is the profession of Billy Bob Thornton's character, Willie, in *Bad Santa*?

Answer: A thief and a department store Santa

38. Question: In *How the Grinch Stole Christmas*, the Grinch wants to ruin Christmas for the citizens of what town?

Answer: Whoville

39. Question: Who plays the prime minister in *Love Actually*?

Answer: Hugh Grant

40. Question: What 1988 action movie takes place on Christmas Eve?

Answer: *Die Hard*

41. Question: What is it about Christmas that upsets Charlie Brown in *A Charlie Brown Christmas*?

Answer: The commercialization of Christmas

42. Question: What time period does *A Christmas Story* take place in?



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Answer: The 1940s

43. Question: How did Buddy in Elf get his name?

Answer: The elves named him after the brand name on his disposable diaper: Little Buddy Diapers.

44. Question: What's the title of the gangster movie Kevin watches in Home Alone?

Answer: Angels with Filthy Souls

45. Question: Bing Crosby sang "White Christmas" in which two movies?

Answer: Holiday Inn (1942) and White Christmas (1954)

46. Question: Why do Amanda and Iris decide to swap homes in The Holiday?

Answer: Bad breakups with their boyfriends

47. Question: In Home Alone (1990), where are the McCallisters going on vacation when they leave Kevin behind?

Answer: Paris

48. Question: In Elf (2003), what is the first rule of The Code of Elves?

Answer: Treat every day like Christmas

49. Question: In It's a Wonderful Life (1946), what happens every time a bell rings?

Answer: An angel gets its wings

50. Question: In The Polar Express (2004), what is the first gift of Christmas?

Answer: A silver bell from Santa's sleigh

51. Question: In How the Grinch Stole Christmas (2000), what is the Grinch's dog's name?

Answer: Max

52. Question: In The Santa Clause (1994), what is Scott Calvin's job before he becomes Santa?

Answer: A toy company executive

53. Question: In A Christmas Story (1983), what gift does Ralphie desperately want?

Answer: A Red Ryder BB gun

Christmas song trivia

54. Question: In the song "Frosty the Snowman", what made Frosty come to life?

Answer: An old silk hat



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55. Question: In "The Twelve Days of Christmas", how many total gifts are given?

Answer: 364

56. Question: Who originally recorded "Rockin' Around the Christmas Tree" in 1958?

Answer: Brenda Lee

57. Question: In "You're a Mean One, Mr. Grinch", what is the Grinch described as having in his smile?

Answer: Termites in his teeth

58. Question: What Christmas song holds the record as the best-selling single of all time?

Answer: White Christmas by Bing Crosby

59. Question: In "Jingle Bells", what kind of horse is pulling the sleigh?

Answer: A one-horse open sleigh (specifically, a one-horse named "Bobtail")

60. Question: In "Santa Claus Is Coming to Town", what two things does Santa do to find out if you've been naughty or nice?

Answer: He's making a list and checking it twice

61. Question: What is the opening line of "It's Beginning to Look a Lot Like Christmas"?

Answer: "It's beginning to look a lot like Christmas, everywhere you go"

62. Question: What is the bestselling Christmas song of all time?

Answer: "White Christmas," sung by Bing Crosby

63. Question: What do the other reindeer never let Rudolph do in the "Rudolph the Red-Nosed Reindeer" song?

Answer: Play in any reindeer games

64. Question: What Christmas song was written during the Cuban Missile Crisis to promote peace?

Answer: "Do You Hear What I Hear?"

65. Question: What holiday song was the first one played in space?

Answer: "Jingle Bells," in 1965

66. Question: Who sang the original version of "Santa Baby"?

Answer: Eartha Kitt

67. Question: What type of Christmas does Elvis have if it's not a white one?

Answer: A "Blue Christmas"



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68. Question: In "The 12 Days of Christmas," what is given on the sixth day?

Answer: Six geese a-laying

69. Question: Which pop duo released the song "Last Christmas" in 1984?

Answer: Wham!

70. Question: What's the name of the Christmas song Judy Garland first introduced in the 1944 film Meet Me in St. Louis?

Answer: "Have Yourself a Merry Little Christmas"

71. Question: In "The Christmas Song," also known as "Chestnuts Roasting on an Open Fire," whose eyes are all aglow?

Answer: Tiny tots

72. Question: Which Christmas single by a female artist is the bestselling of all time?

Answer: "All I Want for Christmas" by Mariah Carey

73. Question: What 1984 Christmas song raised tens of millions of dollars for Ethiopian famine relief?

Answer: "Do They Know It's Christmas?" by Band Aid

74. Question: Which Christmas song do the Plastics sing at the winter talent show in Mean Girls?

Answer: "Jingle Bell Rock"

75. Question: Which singer joined Bing Crosby in performing "The Little Drummer Boy/Peace on Earth" in a 1977 Christmas special?

Answer: David Bowie

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