



Merry Christmas and Happy New Year

With Christmas and year end fast approaching, we wanted to take a few moments to pass on our best wishes of this wonderful season to you and your families. We want to thank you for the opportunity to work together over the past years.

2018 has been a very interesting year in the markets. With all of the “politics, tweets, election results, climate disruptions, fake news, tax uncertainties, currency fluctuations, trade disputes, pipeline deficiencies, rising interest rates” and other factors beyond an investor’s control, the markets have struggled to show positive results year to date. The TSX is down about 6.2% as of Nov 30th and the US markets have seen minimal increases in value this year.

The tried and true strategy of owning a financially stable, income producing, diversified, tax efficient portfolio has proven to be successful again this year. Gaining access to trading partners in the world’s largest markets, for the items we produce, should provide strength to our economy moving forward. Reducing Government deficits and debt levels will be important moving forward. I’m not sure how many more dollars are available from the tax payer’s pockets.

On a personal note, we travelled to Winnipeg a couple weekends ago to visit the “rental Grandkids” and their parents for our Family Christmas. We watched hockey, horseback riding lessons, and a Christmas theatre production, toured the Canadian Museum for Human Rights, reviewed school report cards, prepared and enjoyed a great dinner, had some fun and lots of laughter. We are having a pre-Christmas dinner with the “imported family” and newly arrived baby Jaden in early December. He is an exciting addition to their family and to ours. If there is room to brag he is pretty darn cute. The girls are eagerly awaiting Santa’s second visit ever! We are so very fortunate to have both families in our lives. We are off to Arizona for Christmas for a little R and R, some sun, visits with friends and family, and to play some golf.

Tania and Wally and their family are sticking close to home, finalizing their wedding plans and enjoying some down time. She will be available to answer any questions and address any concerns you may have. We are always just an email or phone call away.

The office will be open shorter hours over the Christmas season. The hours are as follows:
**December 21st, 27th, 28th & 31st - 7:30am-2:00pm; December 24th - 7:30am-12:00pm;
December 25th, 26th & January 1st - Closed**

In lieu of cards and gifts for everyone, we have made donations to the Vauxhall and Area Food Bank, the Taber Food Bank and the Lethbridge Salvation Army to support their initiatives for those who need assistance this holiday season. We hope you agree with our donations.

Enjoy the time you spend with family and friends this Christmas. Please take the time to celebrate the true meaning of Christmas. Reach out to assist those who are experiencing some tough times, illness or missing the people who are important in their lives.

Thank you for the trust you put in our abilities to help you with your affairs, your friendships and all you do for our great community and country. Safe travels, peace and health to all.

*Dennis, Sylvia and Tania
Chinner Wealth Management Group*

