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Seasons Greetings!

As I write this it is a balmy 8 degrees outside and there has been no hint of snow so far. My calendar tells me that there is less than a month to Christmas, but it is difficult to reconcile the weather with the entreaties by shops, radio, newspaper and TV commercials to get out there and get my Christmas shopping done.

Speaking of holiday shopping, if you find yourself at the Square One Shopping Centre in Mississauga this festive season, stop by the Nesbitt Burns office in the mall (part of the Bank of Montreal branch) and say hi! I will be a “visiting investment advisor” for this bank branch for the next few months when I’m not at my regular office in the Sussex Centre or out visiting clients. In either location my phone number remains the same: **(905) 897-5502**, and email also, **ginny.arnott@nbpcd.com**.

Another change to report is that, due to some internal staff changes, I have a new assistant, **Betty Geddes**, who is a very experienced investment professional in her own right. Betty will be able to help you with administrative issues, place trades for you if I am unavailable, and provide you with research and other information that you might need in my absence. (She is not licensed,

however, to provide you with investment advice, which means you’ll still need me for something!). She can be reached at (905) 897-5205, and will be able to locate me when I’m out of the office.

A Time to Share Our Wealth

As the year draws to a close, many of us reflect upon the year that was and look forward to the one that approaches. 2009 truly has been an especially stressful and difficult year for many investors. It has been even harder for those who have lost jobs or are struggling with other financial hardships.

While there is no shortage of charitable organizations who are asking for your help, I want to tell you about one with which you may not be familiar, yet which provides a great deal of help and hope right here in our own community. **The Community Foundation of Mississauga**, whose motto is “*Matching Acts of Caring with Community Needs*”, pool the charitable gifts, both small and large, of many donors into permanent endowment funds, with the investment earnings distributed to qualified donees in the community.

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The income earned from the endowment funds supports a wide range of local initiatives from health, education, youth programs, health and social services, arts, culture, the environment and more.

Gifts to the **CFofM** can be directed to a specific area of concern, or to general funds which help many individuals and families in our neighbourhood struggling to cope with financial, health, social, and other challenges. Should you be considering a larger donation, you may be able to take advantage of the Foundation to establish a donor-directed fund in your name or in memory of a loved-one, which will benefit the cause of your choice in perpetuity.

Gifts can be made by donating cash, but also by donating securities, such as stocks, bonds, or mutual funds (and securities which have appreciated in value may be donated in-kind without triggering capital gains tax). Using a life insurance policy and naming the Community Foundation as the beneficiary can be another effective way to leave a lasting legacy to help the community.

Call me at **905-897-5502**: I can help you determine the most effective strategies to enable you to accomplish your charitable-giving goals.

For more information about the good work done by the **Community Foundation of Mississauga**, and how you can help, check their website at **www.cfofm.org.**, or call them at **(905) 897-8880**.

If you are not a resident of Mississauga but like the idea of contributing to your own community in this fashion, you can find out more at the **Community Foundations of Canada**, **www.cfc-fcc.ca**.

At this special time of year, I wish each of you a season of joy and happiness, and I hope you and your family enjoy peace, good health, and prosperity in 2010.

Tax-Loss Selling Deadline

for 2009 tax year:

Thursday, December 24, 2009

If you want to offset the tax payable on realized capital gains in 2009 (or re-coup capital gains taxes already paid going back to 2006), tax-loss selling must be done no later than December 24 for Canadian securities and December 28 for U.S. securities.

For more information, please call me at (905) 897-5502 or toll-free at 1-800-387-9314