



A Division of Scotia Capital Inc.

Greetings and Happy New Year!

As part of our on going marketing initiatives, I have started a monthly e-news to better connect and engage with all our clients on a more personal level. We take pride in our client relationships and hope you will take an active part in these initiatives by using our enews and website (to be launched early February) as a resource for all your financial planning needs.

Thank you,

Kevin Oser

ECONOMIC OUTLOOK ECONOMIC OUTLOOK ECONOMIC MONITOR December 9, 2013 Preparately De Harin Hoursbead, Chef Economat & William Thurn, Serior Economat &

Dr. Martin Murenbeeld of Dynamic Funds Economics provides independent analysis and advice on a wide variety of economic and financial trends to interests from across the globe. Their research is read by retail and institutional investors alike, placing a special emphasis on reporting on economic and financial trends seen impacting North American markets.

Released each month, the Economic Monitor provides forecasts on general economic and market trends, focusing on topics considered central to the investment process and providing an overview of the current state of the economy.

Below are some educational videos that I believe will help you become a smarter and more strategic investor



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Scotia Capital Inc. is a member of the Canadian Investor Protection



Powerful Stuff...

Fund and the Investment Industry Regulatory Organization.



Lionsgate Bridge cir. 1939 Collection of the City of Vancouver Archives.

Retirement and Savings Calculator / Planner



Use this calculator to see how different savings rates can impact your savings strategy! By making deposits at the start of each month, compared to the end of the month, can also make a difference.

CLICK HERE

If you have any other questions or would like to set up a time to review your portfolio please feel free to contact me.

Join our Mailing List!

If you'd like a friend or family member to receive our monthly e-news, please forward them this email and ask them to join our mailing list below. Thanks!



Sincerely,

Kevin Oser

Senior Investment Advisor HollisWealth, a Division of Scotia Capital Inc. Insurance Advisor HollisWealth Insurance Agency Ltd.

Disclaimer:

This newsletter was prepared solely by Kevin Oser who is a registered representative of HollisWealthTM (a division of Scotia Capital Inc., a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada). The views and opinions, including any recommendations, expressed in this newsletter are those of Kevin Oser only and not those of HollisWealth.TM Trademark of The Bank of Nova Scotia, used under license.

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