

January 2004

Out with the Old, In with the New

Happy New Year! It's not just the old year that has been rung out. The old markets, those that have been giving many of us nervous stomachs, seem to have faded away too. Things are looking much rosier than they have for quite some time.

You've seen over the past three years how fickle and difficult investment markets can be. More than ever it is important to keep your portfolio diversified and to keep sight of your financial goals. The right investment mix for your situation, properly balanced, will help you get where you're going.

There are some things, however, that haven't changed. At DD Humes Financial, we are, as always, looking out for your best interests. Our focus on how you can achieve your dreams is stronger than ever.

Bearing in mind our focus on you, our client, we are expanding our staff to better serve your needs. Along with Dave Humes and Chantal Massicotte, Matt Humes and Catherine Rahal will be working as a team to provide an enhanced level of client care.

For clients with RRSPs the first order of business is to make sure your contribution needs are met. The season is in full swing and the March 1 deadline will sneak up on us in no time. The contribution limit for this year is 18% of gross earned income to a new maximum of \$14,500. RRIF schedules will be sent out shortly as well.

Included here are your statements for the year ended December 31, 2003. Please do take the time to review them and let us know if you have any questions.

All of us at Humes Financial thank you for your continued confidence and trust.