



Mary, Derek and the staff of Intégrité Group Inc. and Practical Numbers wish you and your family Seasons Greetings and a Wonderful and Prosperous New Year!!

Holiday Office Hours:

Monday, December 26th – Closed
 Tuesday, December 27th – Closed

Wed. to Friday, Dec 28th to 30th – by appointment only

Monday, January 2nd – Closed

Tuesday, January 3rd – Regular Office Hours Resume

Reminder!

Just to remind everyone that Mary will be in Australia until January 17, 2012 to be with her family for the Holidays and spend some time with her grandsons.

Feel free to e-mail her as she will be on e-mail the whole time while in Australia.
 Please e-mail her at marylambros@gmail.com

If you need RRSP calculations and Tax projections completed, or need to make an RRSP deposit while Mary is gone, just give our office a call and we would be more than happy to help you

Happy holidays from our family to yours!

As the end of 2011 draws near Derek, myself and the staff of Integrite Group would like to take this opportunity to thank everyone for their support and understanding.

The last year has been a very trying and emotional year for me but I am pleased to report that the outcome has been great. My grandson Blake is doing very well after the removal of his kidney, as well as two other surgeries and has fully recovered. He is a very happy little boy and is growing at rapid speed.

Our Stephanie is a new first time mother to a beautiful baby girl Ella Lynn born Dec 4, weighing 6lbs 5oz. Congratulations to Stephanie and Ozan and the new Grandparents Mary Ellen and Gary Lefebvre.

Our client event was a great success with excellent feedback and thanks to all that attended. It was nice seeing everyone and it allowed us an opportunity to introduce our new staff. Mesba Qasim is Mary's assistant while Stephanie is on Maternity Leave, Susan Light is another additional service assistant and Kathy Gignac will be getting her Life License to assist with the many insurance Reviews. We welcome them all.

As you can see, we have increased the staff to keep up with the service to our clients even more so, as we know the importance of personal touch. In this newsletter we have included a Cash Flow work sheet for the first half of 2012. The focus this coming year is on saving and the importance savings has on protecting us in the future. We all need to do more saving. We have excellent accounts for this purpose. We also are available to assist you with budgeting.

On behalf of all of us, have a very Merry Christmas and a Wonderful New Year and let it be Happier, Healthier and Wealthier for all.

Mary and Derek.

Have a safe Holiday Season!!!

Help us
Keep you updated!

Now you can receive your newsletter by e-mail. Send us your updated e-mail to: dodi@integrite.com

Special Draw

Send us your e-mail address during the months of January thru March 2012 and your name will be put in a draw for a

\$500 Manulife High Interest Savings Account.

Thanks for saving a tree!

Annual Reviews

If you have not been in for a while, or you have had changes in your life, please call the office at 519-978-1122 and book your appointment today.

TFSA

TFSA's are a great way to save tax free. Your annual limit is still \$5000. As of January 1st you could have contributed a total of \$20,000 of tax free growth

Visit our new website!
www.integrite.com

Access your account on line

Vengrowth Labour-Sponsored Funds Update!



After over 18 months and two shareholder proxy voting Vengrowth and Covington merged over Labour day weekend. The new Covington fund holds all assets from Vengrowth I and II, Traditional Industries and Advanced Life Sciences. The new fund currently has 49 companies diversified over three main sectors, 30 % in technology, 20 % in traditional industries, 30 % in life sciences and 20% in cash.

One of the larger private holdings is GreenField Ethanol. They are Canada's leading ethanol producer which makes over 600 million liters annually. Not only do they make ethanol for cleaner fuels to reduce green house emissions, they also make commercial alcohols for paints, solvents, detergents, disinfectants for hospitals and clinics and flavouring for food and beverage products.

As for 15% free redemptions, they have been put on hold. Downloads for Back office transfer of data files is the main reason for the delay. These files can only be completed over the weekend when computer server systems are down and with only a few weekends left in the year, the 15% free units will not be available until the first quarter of 2012.

The US to Canadian currency exchange has had a major impact on the evaluations over the last three years as most companies have been priced in US dollar to be more attractive to US venture capitalists. With the Canadian dollar increasing 20% to 30% against the greenback this has been a major reason for the decrease in valuation.

As the US dollar strengthens due to many economic factors and with the 2012 presidential elections we should see an increase in valuations on exchange rates alone.

Protecting "assets" with Life Insurance

For those clients having young adults starting University or College, now is a great time to look into some whole life insurance. These Young Adults are starting to accumulate some debt with car loans, student line of credit and school loans, all of which you the parents have co-signed, leaving you ultimately responsible for that debt. Start them off with a whole life policy of \$50,000 to \$100,000 to cover these debts. Most Financial Institutions offer insurance coverage on their products but they only cover the average 12 month balance. The premiums are very affordable from \$25.00 per month. Cash values and premiums are guaranteed to stay the same. Once your dependant adult has moved out to join the work force or married you can pass along these valuable policies to them. Protect yourselves and your children for as little as a cup of coffee a day.

A new way to receive your statements...

Starting next year our industry regulators are making mutual fund dealers deliver quarterly client statements like it or not. Our industry is already very paper reliant with all the forms and application that must be produced in hard copy. These new rules require more paper and more postage expense. In an age where the buzz word is "going paperless" this seems to be going against the grain.

You can help save the trees and keep the cost of investing down by receiving your statement via our W.Access website. The secure site allows you to view your account and receive your quarterly statements electronically via the internet. This means that you can view your account anywhere you have internet access, even while wintering at some warm destination. Just contact the office via email and ask to be setup for W.Access. We will send you your secure login and password and enter you into a draw for a \$500 Manulife High Interest Savings Account for your effort. The Special Draw will run from January until the end of March. Once you have your login information, log into your W.Access account and select the E-Statement option to receive your statements electronically. Even if you already have W.Access, you can enter the draw by sending us your updated email address.

It is the clients' responsibility to provide accurate and up-to-date information to their financial advisor so that investments made on their behalf reflect the clients' current needs. Please read the Prospectus before investing. Mutual Funds are not guaranteed; their values change frequently and past performance may not be repeated. Investors will pay management fees and expenses, may pay commissions, and may experience a gain or loss. Mutual Funds provided through Equity Associates Inc. Insurance provided through Integrite Group Inc. Tax, Estate and Planning provided through Practical Numbers Inc. E. & O.E.

IMPORTANT DATES TO REMEMBER FOR 2011

Mary and Andy leave for Australia Wednesday, November 30 th	Grandparent Time!
Quarterly Installment Due Thursday, December 15 th	Quarterly income tax payment is due.
Last Day for Trades Thursday, December 22 nd	This is the last day for processing trades that require a 2011 settlement date.
Christmas Holidays December 26 th - 30 th	The office will be closed for the Christmas Holidays Dec 26 th and 27 th . We will be available by appointment only from Dec 28 th to the 30 th .
New Years Holiday Monday, January 2 nd	Happy New Year. Office reopens on January 3 rd .

IMPORTANT DATES TO REMEMBER FOR 2012

TFSA Deposit Tuesday, January 3 rd	First day to make your TFSA contribution for 2012, You can top up the account to the \$20,000 limit.
T4 Deadline Monday, February 28 th	Final date for T4s to be mailed out from employers.
RRSP Deposit Deadline Wednesday, February 29 th	Have you made your 2011 RRSP Contribution yet? Last day for 2011 tax year contributions. Call to book your appointment before the deadline.
Income Tax Preparation Thursday, March 1 st	First day on which we accept documentation and begin to process income tax returns. (If you have investments, please note the information shown under March 15 th below.)
First Quarterly Installment Tuesday, March 15 th	Your first quarterly income tax payment is due.
Investment Tax Slips Tuesday, March 15 th	By now you should have received most tax slips, e.g. T3s, T5s, from financial institutions for your non-registered investments.
U.S. Tax Filing Deadline Wednesday, April 18 th	Last day for filing U.S. individual tax returns.
Canadian Tax Filing Deadline Monday, April 30 th	Last day for filing Canadian Individual tax returns.

Did you Know?

We offer a wide variety of products and services:

- ❖ Mutual Funds
- ❖ Segregated Funds
- ❖ Labour Sponsored
- ❖ GICs
- ❖ Manu High Interest Savings Accounts
- ❖ Private Wealth Managed Accounts
- ❖ RRSP
- ❖ TFSA
- ❖ Group RRSP
- ❖ RRIF
- ❖ RESP
- ❖ LIRA
- ❖ Life Insurance
- ❖ Disability Insurance
- ❖ Business Insurance
- ❖ Group Benefits
- ❖ Travel Insurance
- ❖ Estate Planning
- ❖ Estate Directory Services
- ❖ Financial Planning
- ❖ Divorce Arbitration & Mediation
- ❖ Budget Counseling
- ❖ Elder Care Planning
- ❖ Credit Counseling
- ❖ Tax Returns & Consulting

PLEASE NOTE: You should fill out this form each year and then compare it to your form from the previous year. Knowing where increases or decreases have taken place each year compared to the previous year will greatly help you to control your finances and, consequently, increase your net worth. Once you have completed this form, you may wish to bring it with you to your next appointment with us.

Name: _____

Date: _____

Please Print

2012 CASH FLOW STATEMENT

JANUARY FEBRUARY MARCH APRIL MAY JUNE

UNION GAS						
UNION ENERGY						
ENWIN UTILITIES						
BELL CANADA						
COGECO CABLE						

PROPERTY TAXES						
MORTGAGE PAYMENT						
HOUSE INSURANCE						
LIFE INSURANCE						

CHILD CARE EXP.						
GROCERIES						
TAKE OUT FOOD						
WAL-MART/DEPT. STORE						
ALCOHOL & TOBACCO						
CLOTHING						

CAR PAYMENT-HERS						
CAR PAYMENT-HIS						
CAR INSURANCE-HERS						
CAR INSURANCE-HIS						
CAR MAINTNANCE						
CAR FUEL						
PARKING						

SPECIAL OCCASIONS:						
BIRTHDAYS						
ANNIVERSARY						
SHOWERS						
CHRISTMAS						
OTHER:						

ENTERTAINMENT:						
MOVIE RENTALS						
MOVIE THEATER						

HOBBIES:						
BOAT						
SKIDOO						

OTHER: PLEASE DETAIL						

To get the complete year in Excel format go to: www.integrite.com/news.html