

THE JOHNSON LEGACY REPO

Building Trust for Generations



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Season's Greetings

Giving back to our community is very important to the team at Johnson Legacy Wealth Management. One of the ways we do, is by spending months helping to organize and contribute to the annual Raymond James Christmas in November event, which was held at the Laurel Packing House on November 22. The evening was a smashing success, we raised approximately \$63,000. Every year we choose a different recipient for the funds, this year we chose the Child Advocacy Centre (CAC); the Kelowna Foundation for Hope & Social Innovation's campaign to create a collaborative response to child abuse in our community. The CAC will improve access, efficiency and effectiveness of care while creating a safe space for children and their families; helping to prevent future child abuse through support and community education.

We are thrilled to be a part of this event every year and are excited to watch it grow. Over the last five years, this event has raised \$338,000 for local charities; providing financial assistance for programs/services that support the culture and people in our community.

The three of us at Johnson Legacy Wealth Management appreciate our relationship with each and every one of you. We wish you and your family the very best this holiday season has to offer and a happy, healthy, prosperous New Year.

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Market Pulse:

Major Stock Indexes	Level/Price	YTD Return Ending Nov 29/19
S&P/TSX Comp	17,040	18.97%
S&P 500 Comp	3,141	25.30%
Dow Jones Industrial Avg	28,051	20.25%
Major Bond Index		
Dex Universe	1,137	8.16%
Commodities		
Crude Oil - WTI (US\$/bbl)	\$56.21	23.78%
Gold (US\$/oz.)	\$1,460	13.92%
N. Gas (US\$/MMBtu)	\$2.32	-21.12%
Currency		
Canadian Dollar (CAD/USD)	\$0.75	2.56%

Source: Bloomberg.

Personal Updates:

Lori has been busy enjoying the festive season with hosting and attending Christmas parties, shopping and decorating! She will spend a few days surrounding Christmas day in Denver celebrating with family and friends.

Jay and the family had a busy November. They all travelled to Revelstoke for a hockey tournament to watch Tucker's team place second behind Trail. On opening weekend of Big White, they attended the Christmas tree light up and fireworks display. Unfortunately, Charley's first day of snowboarding with the free-style team was postponed due to the lack of snow. They will spend the holidays between Kelowna and Big White, the kids are getting very excited!

Commissions, trailing commissions, management fees and expenses all may be associated with mutual funds. Please read the prospectus before investing. The indicated rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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