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## December Client Communication

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Although broad markets continue to be volatile and geo-political uncertainty remains, overall 2014 will be another good year for most investors. Our year-end statements will be posted the third week of January, with hard copy statements mailed out the same week.

The January Client Communication will provide specific performance numbers and commentary for our various investment mandates.

We ask if circumstances have changed with your personal life that you be aware of beneficiary designations that may not reflect your personal situation. As always we are pleased to discuss this with you.

Towards the close of another year we thank you for your business and look forward to working with you in the New Year. *During this holiday season may we all find the time to enjoy life's simple pleasures!!*

***From our families to yours...we wish you a Merry Christmas...may the holiday season bring health, happiness, and joy to you and your loved ones.***



“It came without ribbons! It came without tags! It came without packages, boxes or bags!...Then the Grinch thought of something he hadn't before! “Maybe Christmas,” he thought,” doesn't come from a store. Maybe Christmas...perhaps means a little bit more!”

Dr. Seuss, How the Grinch Stole Christmas