



Sea Glass Wealth Advisory Group

Newsletter

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**Helping our clients
lead extraordinary
lives.**

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Economic Update

Goldman Sachs Research - November 2020

Macro Outlook 2021: A V(accine)-Shaped Recovery:

With the US election largely settled, Goldman Sachs Research has updated its global economic outlook. It is above consensus forecasts for growth in most major economies in 2021. At the most basic level, Goldman Sachs Research views the coronavirus recession as much more V-shaped than previous postwar cycles. Just as the global economy rebounded quickly (albeit partially) from the lockdowns in the spring, the expectation is for the current weakness to give way to much stronger growth when European lockdowns end and a vaccine becomes available. One important assumption underlying the forecast is that governments continue to do a reasonable job replacing private sector income lost in the disruption. In the United States, Goldman Sachs Research expects a \$1 trillion stimulus package, potentially enacted before President-elect Joe Biden's inauguration on January 20. While this is less than half of what might have been seen under a Democratic sweep in the election, it should suffice for a small positive fiscal impulse to US growth in coming quarters.

Wealth Planning Focus - Lifestyle

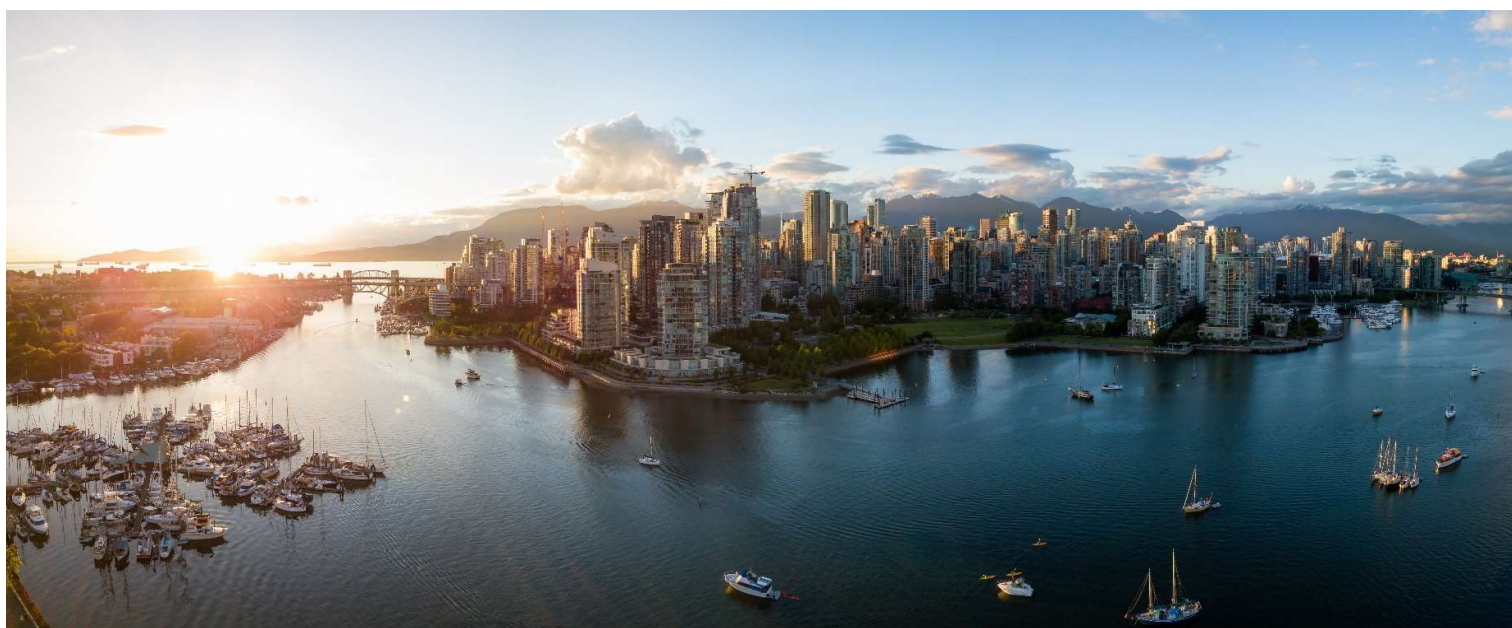
2021 is Quickly Approaching - we turn our attention to the new year and these important planning priorities:

**A goal
without a
plan is just
a wish.**

Here is a list of important considerations:

1. What are your plans for the new year? Let us know how we can help.
2. Cash Flow Planning – should we update your monthly contribution amounts?
3. The government has announced the 2021 Tax Free Savings Account contribution limit of \$6000. After January 1st you can log into your online CRA My Account portal and your individual TFSA contribution limit will be updated for the new year.
4. It's a new year – time to review your important legal documents (Will, POA, etc.)
5. If applicable, print off your last paystub for December – we can crunch some numbers and get ahead of the RRSP contribution deadline.
6. It's time for a portfolio review meeting – let us know what times might work best in the first couple of months in the new year and we will make it happen.

- Antoine de Saint-Exupery



Upcoming Events

Please join us for our FREE online conversation with Damian Fernandes, VP and Director, TD Asset Management

January 13, 2021 - 2:00 PM to 3:00 PM

We will be hosting a Q&A session with Damian Fernandes of TD Asset Management so we can tap into his 14+ years of global equity management experience. He has generously offered to discuss a variety of topics that are top of mind in our current political and economic state.

1. What does a Biden presidency mean globally?
2. Why is a vaccine important? What does it mean for equity rotation?
3. How can we be socially responsible and ethical when investing?

We have always learned a great deal in our past interactions with Damian, and we are pleased to open-up access for our clients directly.

Click here to register : <https://bit.ly/3qMh8L5>

If there are any questions you would like to ask Damian, please send them by email to: seaglasswealth@harbourfrontwealth.com

Team Update

The Holiday season is fast approaching!

Everyone has their own traditions this time of year, but it certainly feels different this December. We are missing our usual events with friends and family, but appreciating the slower pace and creativity in finding new ways to celebrate.

In the spirit of giving we have adopted some seniors in need in order to give them a better Christmas by providing some necessities, gifts and treats. We are grateful for our own health and comfort, and wish the same for our community as well.

We hope your holiday celebrations are full of joy and laughter.

Wishing you good health, wealth and happiness,

Kristina, Tracey and Sheryl

HOLIDAY WORD SEARCH

N L Z B V M M D A F R M S W Z
S F W N E X H C L U H Z N N H
H G R Z Z D M Y O E G K O F O
P R E S E N T S I Z S E W X T
A G I N G E R B R E A D F U C
T N M D X C X L J U N T L N O
O T G I U W A M M L T S A O C
Y P I E S R R N U W A N K R O
S R E O L T A E D C O O E T A
C B U T Q T L J A Y Q W T H U
A M W D X L W E B T C M G P R
R J Z V O X Q Q T X H A S O W
O B T S E L A S A O T N N L R
L I E A L U P U J A E A G E H
S M W W F Q R H X V X D N Y S

GINGERBREAD	CANDYCANES	MISTLETOE	NORTHPOLE
SNOWFLAKE	PRESENTS	RUDOLPH	SNOWMAN
ANGEL	WREATH	HOTCOCOA	CAROLS
SANTA	TOYS	ELF	

Brainteaser of the Month - Coffee Break!

Find a group of people that challenge and inspire you, spend a lot of time with them, and it will change your life forever.

- Amy Poehler





Holiday Lights Sugar Cookies

By Canadian Living

Ingredients :

Cookie Dough:

¾ cup (100 g) butter, softened
1 cup (200 g) granulated sugar
1 large egg
2 ½ cups (325 g) all-purpose flour
½ tsp (2 mL) baking powder
¼ tsp (1 mL) salt
1 tsp (5 mL) vanilla

Royal Icing:

3 egg whites (room temp)
4 cups icing sugar
½ tsp cream of tartar
(food colouring)
1/3 cup mini candy
coated chocolate candies

Preheat the oven to 350 (180 °C) and line 2 baking trays with parchment paper.

Beat the butter and sugar together until light and fluffy and then beat in the egg and vanilla. In a separate bowl, sift together the flour, baking powder, and salt and add this to the butter sugar mixture until combined.

On lightly floured surface, roll out dough to 1/4-inch thickness. Using 3-inch round cookie cutter, cut out rounds, rerolling and cutting scraps as necessary. Arrange, 1 inch apart, on prepared pans. Bake, 1 sheet at a time, until tops are firm and bottoms are light golden, 10 to 12 minutes. Let cool on pan on rack for 2 minutes; transfer directly to rack to cool completely, about 15 minutes.

In the clean, dry bowl of a stand mixer (if you have one), place the egg whites, powdered sugar, and cream of tartar. Using the whisk attachment, beat all together on low speed until well combined, for about 3 to 5 minutes. Although you can use a hand mixer, be aware that it will likely take longer for the icing to reach the right consistency. Stop the mixer and scrape down the sides of the bowl. Restart the mixer and beat the mixture on medium speed until very thick, shiny, stiff and white. This should take about 7 to 10 minutes. Check the texture to ensure that it is suitable for your needs. If you require a stiffer icing, add a little more powdered sugar at this point. If you want to dye your icing just one color, you can add a few drops of food coloring into the bowl and mix it for a few seconds until the coloring is evenly distributed. If you want to make several different colors, divide the icing into several different bowls and stir in the food coloring by hand. Use right away.

Decorate and enjoy!

One kind word can warm
three winter months.

- Japanese Proverb



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