The Di Rocco Keenan Wealth Advisory Group

DECEMBER 2025

As we approach the holidays this year, we wanted to share each of our team member's favourite traditions. Wishing you a truly wonderful holiday season and a Happy New Year!

Warm regards,

Lianne and Jamie

Every Christmas Eve, our extended family gathers—some in person, others through FaceTime—for our annual tradition: reading The Polar Express together. We take turns reading page by page, passing the book virtually so everyone has a voice in the story. The most anticipated moment? The page with the line, "the bell still rings for all those who truly believe." Whoever reads it is said to receive good luck for the year ahead. The younger kids giggle, the older kids usually roll their eyes, and the adults never seem to have a dry eye by the time the last page is read. It's a simple ritual, but it reminds us of the importance of keeping the magic alive during the holiday season.

~ Jamie

Growing up in Belleville, a big tradition as a little girl was going bowling after church with my mom, dad and three sisters, Christina, Andrea, and Danielle. We were five pin bowlers with lots of between the legs ball rolling. There were no gutter blockers back then and I remember a few times not having enough momentum and the ball sometimes rolled backwards halfway down the lane. Today, our family has grown, and we are all super excited to reinstate the bowling tradition! On the afternoon of Christmas Eve with 7 lanes booked, our 30-member clan will be drawing numbers to determine their team and then the bowlerama games will commence. Regardless of the highest score or most balls in the gutter, a new tradition built from an old one has begun.

~ Lianne

For more than fifty years, our family's Christmas season has begun with a cherished pilgrimage to Drysdale Tree Farm, where we wander across its many acres in search of the one perfect tree to cut ourselves. The day is filled with the sound of Christmas carols sung by a live singer, the warmth of roasting marshmallows over an open fire pit, and the simple joy of tractor rides, photos with Santa, and browsing the festive Christmas store on the farm. Once the tree is chosen and cut, the tradition continues as we all head to a favourite restaurant for our Christmas tree-hunting brunch, a moment to sit together, laugh, and reflect on the morning. Year after year, the entire family gathers for this tradition, and over time we've been joined by many dear friends and their families as well, turning a single day into a living tapestry of memories, togetherness, and holiday spirit that has endured across generations.

~ Teresa

The holidays, and the month of December in general, was always a busy one as it still is in my household. Filled with many close family birthdays that fall in December, a break from school (not for me anymore), and the usual busyness that the holidays bring, our home was always and still is full of energy the entire month of December! Among many small traditions and rituals, my most favourite is enjoying unlimited popcorn while watching all my favourite childhood movies. It's amazing that I have been able to continue this with my own family and kids now too. While the list gets longer each year for me, our must watches include Home Alone, Home Alone 2, How the Grinch Stole Christmas, and Frozen. Happy Holidays and Happy New year!

~ Joti

December and the holiday season always bring back fond memories of spending time in Collingwood with my extended family: watching movies, playing Guitar Hero/Rock Band with my cousins, and getting to take full advantage of the school break and ski every day. The holidays fall around the same time as my birthday, so it was always extra special that I was able to celebrate it at the ski hill and enjoy my favourite winter activity before heading back to school in the New Year. Wishing everyone a peaceful holiday season!

~ Bailey

My Christmas traditions are a blend of Ukrainian and Canadian cultures. In our family, Santa would leave presents under the Christmas tree on New Year's Day. We also decorate the tree with money and sweets to symbolize a prosperous and sweet life. Although I now live in Canada and celebrate Christmas like everyone else here, I still keep the tradition of opening the presents I get from my parents on New Year's Day. It makes me feel like a kid again.

~ Daryna

A MILESTONE ANNIVERSARY!

Congratulations to Jamie Keenan on celebrating 20 years with BMO! An incredible milestone and journey.

REMINDERS

2025 RESP Contributions

December 31, 2025, is the deadline to make your 2025 RESP contributions. Please reach out to us in advance if you need contribution information or assistance.

2025 First Home Savings Account (FHSA) Contributions

December 31, 2025, is the deadline to make your FHSA contribution. The maximum annual amount you can contribute is $8,000, with up to one year of carry forward room. Please reach out to us for more information.

2026 RIF and LIF Withdrawals

Your 2026 annual minimum withdrawals will be indicated on your January 2026 monthly statement. We are also happy to provide this information to you in January.

Upcoming RRSP Season

March 2, 2026, is the deadline for contributing to your RRSP for the 2025 tax year.