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## Closing out the Year

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After a tough third quarter, we had a massive rebound on the Toronto Stock Exchange in October. We hit fresh record highs and continued to hit more and more as the month went on<sup>1</sup>. By the end of the month, we'd got to a level of 21,300. Energy prices have gone up a lot this year and large parts of our country are seeing very few cases of COVID-19. There definitely seemed to be a lot of optimism in the air going into the fourth quarter so we are all hoping that will carry on right into the Christmas break.

We had a nice Halloween, spending some time with our neighbors and hitting a few houses on our block for some trick-or-treating. It's been another tough year but we've made the best of it. We are bracing for the winter which is right around the corner now.

We did have some bad news at the end of September with our cat, Pearlina, getting sick. She had been in very good health (for a very old cat) up until the beginning of the year. When her brother, Rudiger, passed away, she really went downhill. She was very stressed after his passing and although she did stop meowing out at night, her body started to break down in the Fall. By early October, we had to say goodbye which was very tough. Unfortunately, near the end of the month, Natalie also found out that one of her cousins passed away. It was a big shock to the family. Looking back on it, we had a pretty rough month. We are definitely looking for an easier November and December to close out 2021.

There have definitely been some highs and some lows over the last ten months. I think we'll be ready for some

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downtime over the Christmas break. We plan to be out of the office from December 18th to January 6th so that we can get lots of time in with the kids We hope that everyone reading this is doing well and wish you all the best going into the Holidays!

Bryce A. Borden

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<sup>1</sup>CTV News: - <https://www.ctvnews.ca/business/s-p-tsx-composite-hits-record-high-in-best-week-since-march-as-oil-tops-u-82-a-barrel-1.5624176> [1]

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[1] <https://www.ctvnews.ca/business/s-p-tsx-composite-hits-record-high-in-best-week-since-march-as-oil-tops-u-82-a-barrel-1.5624176>