

As another year quickly draws to an end, we wish all of our clients a Merry Christmas, Happy Holidays, Happy Hanukkah and a Blessed New Year! Thank you for the opportunity to work with each of you in stewarding your capital. You have a plethora of choices when it comes to selecting a firm to manage your financial assets and you have entrusted our firm with this important task. Consistent with the past years we have decided to send out an electronic note to you in lieu of physical Christmas cards. In keeping with the season, we have provided financial support to a number of wonderful Canadian charities.

I along with our team, Doretta Amaral, Andrew Cheng, Jesse van de Merwe and Jonathan Wellum Jr trust that each of you has the opportunity to spend time with family and loved ones during the holiday season. Despite the ups and downs of the capital markets along with the everyday stresses of living at this time in history we have much to give thanks for, much to fill our hearts with gratitude.

At this time of year, as a Christian, I would like to challenge all of our clients and friends, to take time to reflect on the Christmas story and in particular on the baby born in Bethlehem two thousand years ago. The Bible records for us the details concerning the most important narrative in history. It is a story with eternal implications and it concerns God's grace, love and condescension towards humankind. Who was it that entered into this world, in the humility of a lowly stable? How can one person be the fulcrum point of history, and the key that unlocks all history? Who is Jesus and why is He so important?

In the book of Philippians (from the New Testament) the apostle Paul captures for us in summary form the uniqueness and preciousness of who Jesus is. In seven verses Paul provides us with the theology of Christmas, he gives us the "whole story". We read the following words in Philippians 2:5-11:

"Have this mind among yourselves, which is yours in Christ Jesus, who, though he was in the form of God, did not count equality with God a thing to be grasped, but emptied himself, by taking the form of a servant, being born in the likeness of men. And being found in human form, he humbled himself by becoming obedient to the point of death, even death on a cross. Therefore God has highly exalted him and bestowed on him the name that is above every name, so that at the name of Jesus every knee should bow, in heaven and on earth and under the earth, and every tongue confess that Jesus Christ is Lord, to the glory of God the Father."

Let me draw your attention to six key points or teachings that come directly from this passage.

First, Jesus came from heaven to earth. In leaving heaven, Jesus set aside His Sovereign position, and the Eternal God entered into His own creation.

Second, Jesus came into this world as a slave in the form of a servant taking to himself a true human body. This is what we typically celebrate and remember at Christmas time.



Third, Jesus lived among mankind in the midst of fallenness and evil, the very evil He was coming to destroy.

Fourth, Jesus was selfless in the most profound manner, for the Eternal God came to give up His life as a common criminal on a Roman cross. Why would God come to be put to death in such a humiliating fashion?

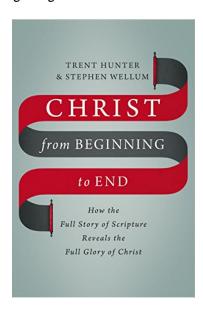
In 1 Peter 3:18 we read; "For Christ also suffered once for sins, the righteous for the unrighteous to bring you to God." Jesus died, according to the Scriptures, so that He could rescue sinful mankind. He died to take the punishment due sinners, such as you and I, so that we can go free! In essence, Jesus came to this world to act as a substitute for those who would trust in Him. This amazing and gracious substitution involved living a perfect life, fulfilling the law of God, and taking our penalty for sin. No wonder the hymn writer John Newton refers to this as "Amazing Grace" in one of the world's most loved hymns.

Fifth, having atoned for our sin He ascended victoriously and as the conquering Saviour back to Heaven.

Sixth, Jesus is coming again. This world as we now know it will come to an end, it will not go on in perpetuity. When He comes again, every knee will bow and every tongue will confess that Jesus is Lord to the glory of God.

The real theology of Christmas is not simply about a baby in a manger as beautiful as that image is. It is about the whole of life from beginning to end. It is about the most amazing and exciting story ever told. It is a story each of us must enter into if we are to know the true and living God. We encourage each of you this Christmas to learn more about Jesus. Don't let this time go by without learning more about Him.

In the spirit of the Christmas season we are offering each of our clients a free copy of a book co-authored by my brother Dr. Stephen Wellum. In this book, the authors lay out the story of Jesus Christ from the first to the last book in the Bible, from beginning to end.



If you are a client and interested in a free copy please email or call the office and we would be pleased to send you a copy.

Merry Christmas and Happy Holidays from your team at ROCKLINC Investment Partners!