



---

# A CHRISTMAS LETTER TO OUR VALUED CLIENTS AND FRIENDS



“In the beginning was the Word, and the Word was with God, and the Word was God. He was in the beginning with God. All things were made through Him, and without Him was not anything made that was made... And the Word became flesh and dwelt among us, and we have seen His glory, glory as of the only Son from the Father, full of grace and truth.” (John 1:1–3, 14)

Every December the markets rise and fall, portfolios shift, and the financial world measures success in percentages and basis points. But there stands an event in history that dwarfs every headline, every merger and acquisition, every bull or bear run. It is the hinge upon which the entire story of the universe turns. It is the moment when the eternal Son of God stepped out of the glories of eternity and into a lowly stable in Bethlehem.

Christmas is not, at its heart, about sentiment or seasonal cheer. It is about the invasion of eternity into time, the descent of the Creator into His own creation, the arrival of the King who owns every star and every atom—yet chose to be born in poverty so that paupers like us might become heirs of an indestructible and everlasting kingdom.

The apostle John will not let us minimize this moment. He does not begin his Gospel with shepherds or stars or even a stable. He takes us back before the creation of the universe: “In the beginning was the Word.” The One laid in Mary’s arms was the same One through whom the Pleiades were flung into being and the same One who spoke the DNA code of every living creature. He did not begin in Bethlehem for He is before all things, and in Him all things hold together—including the bonds that keep protons and electrons from flying apart this very moment.

Yet this same eternal Word “became flesh.” The hands that spun galaxies were folded in an infant’s helplessness. The voice that called out “Let there be light” now cried for his mother’s milk. The One who upholds the universe by the word of His power chose to be laid in straw, because the only way to rescue sinners was to become one of us—sin excepted—and to be fully human so He could stand in our place and be our substitute.

This is what Christmas is about: not a sentimental baby, but the Judge of all the earth submitting to a mother’s embrace so that one day He might submit to an awful cross. Bethlehem is incomprehensible unless it is on the road to Calvary. The manger and the cross are carved from the same wood. The swaddling clothes foreshadow the linen strips in the tomb. He was born to die, and He died to rise, so that He could destroy death and give eternal life to everyone who believes in Him.

John tells us that “to all who did receive Him, who believed in His name, He gave the right to become children of God, who were born, not of blood, nor of the will of the flesh, nor of the will of man, but of God” (John 1:12–13). Notice the sovereign grace here: our spiritual birth, like our Saviour’s incarnation, is not something we achieve. It is something done to us by the same God who spoke the world into being. He who took on flesh now takes our hearts of stone, encrusted by sin, and gives us hearts of flesh that love Him. He who was born of a virgin without sin, causes us to be born again from above.

This is the greatest transaction in history—far surpassing any merger or acquisition the markets have ever seen. On the cross, the infinitely valuable Son of God absorbed the infinite wrath we deserved, and in exchange He gives us His perfect righteousness and His obedience to the law of God becomes our obedience. The books are balanced, not by our performance or good works, but by His perfect life alone. The debt is marked “Paid in Full” in blood that is more precious than all the gold, silver, platinum, and palladium ever mined.

And because of His resurrection, the story does not end in a grave. The tomb is empty, death is defeated, and every promise of God is now “Yes” in the risen Christ. The baby who once slept in Bethlehem now sits enthroned at the right hand of Majesty, and He is coming again—this time not in humility but in glory—to make all things new. Every tear will be wiped away, every injustice will be righted, every portfolio of sorrow exchanged for an inheritance that can never perish, spoil, or fade, reserved in heaven for those who trust in Him.

So as you gather with family, exchange gifts, and perhaps review your Rocklinc year-end statements, lift your eyes higher. The markets will fluctuate, governments will rise and fall, but the Word made flesh reigns forever. Christmas reminds us that the most important reality in the universe is not found on a Bloomberg terminal but in a person: Jesus Christ, the eternal Son, the incarnate Word, the crucified and risen Lord.

May the God who broke into history in Bethlehem break into your life afresh this Christmas. May you know the glory that the angels sang about, the grace that the shepherds found, and the peace that only the Prince of Peace can give. And may you rest in the finished work of the One who was born to save, who lived to obey, who died to atone, and who rose to reign—forever.

We wish all our clients and friends a Merry Christmas, Happy Holidays, Happy Hanukkah and a Blessed New Year! For our clients, we thank each of you for the trust and confidence you have placed in us to help manage your assets in these tumultuous days. I, along with our team, Doretta Amaral, Andrew Cheng, Jesse van de Merwe, Braden VanDyk, Jonathan Wellum Jr., Jacob Martignago and Josiah Van Gorp trust that each of you will take time to enjoy family and loved ones during the holiday season.

Soli Deo Gloria.

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



ROCKLINC INVESTMENT PARTNERS INC.

4200 SOUTH SERVICEROAD, SUITE 102, BURLINGTON, ONTARIO L7L 4X5 | T 905.631.LINC (5462) | [WWW.ROCKLINC.COM](http://WWW.ROCKLINC.COM)