



FP Ferrie Petruccelli
Wealth Management Group

BMO Nesbitt Burns

November 2023 Newsletter

We hope you enjoyed a beautiful and scenic fall and are looking forward to the arrival of winter, and the Holiday Season.

In this newsletter, we include articles on how new proposed tax rules may impact your charitable giving this year and next, and a summary on the new First Home Savings Account. We also include a brief market summary.

Proposed Changes to Charitable Giving

The Federal government is proposing changes to the rules regarding charitable giving of securities. This [summary](#) reviews the potential tax implications.

First Home Savings Account

For many Canadians, the dream of home ownership is illusive. To help, the First Home Savings Account has been created. All the benefits can be read [here](#).

Market Review

This [summary](#) provides a stock and fixed-income forecast.

Sincerely,

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BMO Capital Markets

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