



# Mayburry & Associates Wealth Management

January 2026

## Market Update

Welcome to our first Newsletter of 2026! The strength in markets last year has carried into the new year so far, but investors' knee-jerk reactions to headlines about President Trump's intentions with Greenland in mid-January have reminded us that the markets are fragile.

What we know for certain is that 2026 brings more uncertainty around geopolitics, especially here at home with the renegotiation of CUSMA. RJ's view is that ultimately a deal does get worked out between the three nations, likely later in the year, however we are expecting volatility in the negotiation phase and lots of headlines around the typical negotiation tactics from the US, which have the potential to spook the stock market and create investor anxiety.

In Canada this year, we expect Carney to focus on building new connections both within Canada between provinces and working on new relationships with trade partners other than the US, which we saw glimpses of in 2025. The most recent budget set the stage for massive investment domestically and in response, we are favoring industrial stocks this year and are increasing exposure to the companies that will benefit from this government spending in infrastructure and resources. Increased A.I. adoption was a driving force of the market strength in 2025. Most users are still realizing its potential, and many real-world applications are only starting to scale, signaling that the A.I. cycle remains in its early stages.

## AN EXCITING UPDATE FROM THE TEAM



We also have some exciting news from our team – we have rebranded with a new team name and logo. Our logo symbolizes growth, guidance, and protection, which are our core values.

The tree represents you, our clients, with branches signifying your flourishing financial goals. Surrounding the tree is a circular halo, reflecting our commitment to safeguarding your journey. The base resembles the solid foundation and personalized guidance we provide. Together, the design conveys a sense of family, trust, and partnership.



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## FEATURED ARTICLES



### **Building Generational Wealth with Trusts: Strategies that Last**

Join Raymond James and Solus Trust on February 19<sup>th</sup> to explore how families can preserve and grow wealth across generations through meaningful legacy conversations, thoughtful trust structures, and strategic tax and asset-protection planning.



### **RRSP, TFSA, or FHSA: Choosing the Right Savings Plan for Your Goals**

Understanding the differences between different accounts helps you choose the right tax advantages and contribution strategy for your long-term goals. Read the full article to learn more.



### **Registered Education Savings Plan (RESP) at a Glance**

An RESP pairs your contributions with government incentives to help build education savings more efficiently over time. See how this plan can support your family's future learning costs.



### **Check Twice, Pay Once: Starting New Habits to Avoid Merchandise Fraud**

Fraudsters rely on fake listings and deceptive payment tactics, making quick checks and secure methods essential for safe online buying. Learn the simple habits that help keep your money protected.

## IN THE NEWS

1. **The Victoria Women's Expo** – Catch Dee-Ann and Hayley at the Victoria Women's Expo on March 7<sup>th</sup> and 8<sup>th</sup>! This annual two-day event brings women together to explore new ideas, products, and services in a welcoming community setting.
2. **Goddess Run** – Our team is proud to once again support the Goddess Run, marking our fifth consecutive year as a sponsor. This event brings women and girls together to celebrate their stories, goals, and challenges in an uplifting and empowering environment. If you're planning to register, use the "**RJ50**" code for 50% off. Only 4 discounted registrations available, valid until **February 1**.
3. **What's in store for Canada's housing market in 2026?** – Canada's housing market is expected to see a modest rebound in 2026, with sales ticking up slightly while affordability challenges persist in major cities. Read the full article [here](#).



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