



**FULLCIRCLE**  
FINANCIAL

## Finding Your Flow

Hello Kevin,

The extreme cold that's been hanging over most of North America this past week has possibly made you feel somewhat sluggish. After all, it can be hard to find much energy when just staying warm takes effort. But as anyone with experience dealing with cold weather outdoors knows, as tempting as it might be to do less, the best way to stay warm is to do more — staying active to keep the blood flowing through your body.

The same lesson applies to this year's journey toward a better, more financially resilient you. Though it can sometimes be difficult to find much motivation these cold, dark winter days, the answer isn't to give in to lethargy and inaction. As easy as it may seem, doing so will only leave you feeling worse off, requiring even more effort to get yourself back on track.

Instead, take advantage of this time of peace and quiet to set yourself up to make 2024 the best year of your life, the possibility of which could well depend upon the decisions you make this coming week. By finding your flow despite the cold, you can create the optimal conditions for taking advantage of whatever opportunities come your way in the coming months.

As always, I'm here to help, so never hesitate to reach out with your questions or concerns.



**Kevin Giffin**

Certified Financial Planner

**Full Circle Financial**

*Thoughtful Wealth Management Starts with a Conversation*

Office : [\(416\) 341-7901](tel:(416)341-7901)

Cellular : [\(416\) 708 - 6229](tel:(416)708-6229)

[kgiffin@fullcirclefinancial.ca](mailto:kgiffin@fullcirclefinancial.ca)

[www.fullcirclefinancial.ca/](http://www.fullcirclefinancial.ca/)





## The Magic of Losing Yourself in a Task

Jan. 8, 2024



There's evidence that people who experience "flow states" have less work-related burnout and...

[Read more →](#)



## Stock market doomsayers keep calling for a crash, but here are 5 points to counter them

Jan. 11, 2024



We've pulled out our history books to highlight just how amazing the stock market can be at times.

[Read more →](#)



## What we really know about the global economy

Jan. 16, 2024



From demography to technology, we must pay attention to the forces that will certainly shape our...

[Read more →](#)



## The Real New Year Diet: How To Slim Down Your Schedule in 2024

Jan. 15, 2024



It doesn't matter if it's time blocking, task batching or something else, just try one `time...

[Read more →](#)



## Cutting through the Noise: When an investing strategy is easier said than done

Jan. 15, 2024

THE  
GLOBE  
AND  
MAIL 

"I will be a steady, long-term investor." It's easy to say and difficult to do.

[Read more →](#)



## How To Transform New Year's Resolutions Into Daily Habits

Jan. 16, 2024

**F** Transform New Year's resolutions into daily habits by following these 5 strategies to make them...

[Read more →](#)

54 Great Oak Drive - Toronto, Ontario - M9A 1N2

If you no longer wish to receive this newsletter, unsubscribe [here](#).