



FULLCIRCLE
FINANCIAL

A Time to Remember

Hello Rebecca,

For the past 104 years, the 11th hour of the 11th day of the 11th month—the time when World War I ended in 1918—has been a time to remember those who lost their lives in war. Although the Great War (the original name for World War I) was thought by many to be the War to End All Wars, the outbreak of World War II in 1939 and many other wars since have revealed such hopes to be naïve.

So, with November 11 tomorrow, not only should you take some time to remember those who died in war, but you should also reflect on the perennial human capacity to delude ourselves into thinking that *this* time will be different; that the lessons of the past no longer apply to the present.

As events in Ukraine and the Middle East show, war is still sadly with us. Similarly, the belief that the old rules no longer apply has often led to major financial malfeasance. The recent conviction of Sam Bankman-Fried for fraud is a salutary reminder of the dangers of hype as the basis of wise investment decisions.

Only by remembering the mistakes of the past can we do our best to avoid them in the future, whether avoiding war or safeguarding your financial security.



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

www.fullcirclefinancial.ca/





The economic consequences of the Israel-Hamas war

Nov. 2, 2023

FT

How big a shock will this latest horror prove to be?

[Read more →](#)



5 pieces of advice from legendary investors that can help you right now

Nov. 2, 2023

FP

These investment quotes have stood the test of time.

[Read more →](#)



Cutting through the noise: For investors, it's crucial to distinguish between the urgent and the important

Nov. 6, 2023

THE GLOBE AND MAIL

The name of this column, Cutting through the Noise, refers to the information that seems urgent,...

[Read more →](#)



If you know nothing about money, follow these four simple rules for the rest of your life

Nov. 6, 2023

the star

November is financial literacy month in Canada — not exactly a time for fireworks and family...

[Read more →](#)



5 things I've been doing all year to make the holidays more affordable

Nov. 6, 2023

BI Despite feeling the season's crunch, one thing for sure to avoid is overspending and digging a...

[Read more →](#)



The Surprising Way Binary Thinking Can Ruin Your Retirement

Nov. 6, 2023

F Don't get trapped by binary thinking in retirement planning. Creativity helps you find the...

[Read more →](#)

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

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