



FULLCIRCLE
FINANCIAL

Changing with the Time(s)

Hello Rebecca,

It's been an eventful year. Whether the unprecedented fluctuations in the bond markets, the most rapid increases in interest rates ever, or geo-political turmoil with ominous implications, 2023 has so far served up a litany of dramatic events that can't help making you feel a sense of uncertainty about the future.

So, having entered the year's penultimate month, with the end of Daylight-Saving Time this Sunday, it's worth thinking about changes you might want to embark upon to prepare for the end of 2023, as well as for what is to come in 2024. Although it's important to avoid having your financial decisions be dictated by the emotional rollercoaster of the news, you should never let complacency trick you into not adjusting for changes in your life or relevant, new information you may have learned.

There are also significant tax implications you should be thinking about and planning for. Rather than waiting till year's end, making such decisions soon will allow you to enjoy the holiday season more fully.

As Edmund Burke famously wrote, "A state without the means of some change is without the means of its conservation." Though he was referring to politics, the principle applies equally to life in general, as well as to your financial strategy.

I hope these articles help you think through how best to change with the changing times.



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/





You Snooze, You ... Win?

Oct. 30, 2023



Smashing that alarm button may not be all that bad. But sleep experts say there may be better...

[Read more →](#)



Simplicity is key to avoiding a gap in investment returns

Oct. 27, 2023

FT

The key point of Mind the Gap is that investors too often buy high and sell low.

[Read more →](#)



How to break the cycle of never having enough money

Oct. 30, 2023



The current cost of living crisis is the perfect time to take a hard look at your financial habits.

[Read more →](#)



Macklem says Bank of Canada could cut rates before inflation reaches target

Oct. 31, 2023

THE GLOBE AND MAIL

Bank of Canada Governor Tiff Macklem said the central bank could begin cutting interest rates...

[Read more →](#)



Decisions Are For Suckers: Avoid Decision Fatigue

Oct. 27, 2023

F Life doesn't always demand immediate decisions. Constantly making decisions is mentally and...

[Read more →](#)



CEO Morning Routines Are Bananas. So I Tried a Few.

Oct. 26, 2023

WSJ Five a.m. alarms, meditation, Peloton sessions: Which business leader's action-packed regimen is...

[Read more →](#)

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

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