



Here is your weekly dose of "TAKE 5 Wednesday", a list of what I'm enjoying, pondering and working on.



5 Canadian tax changes that might affect you in 2025

In 2025, several financial changes are coming. Tax brackets, contribution limits, and the employment insurance rate are all being adjusted. These changes could have a significant impact on your personal finances. It's important to understand how these [updates](#) may affect your income and tax obligations in the new year.



Blue Monday survival guide

Facing the "Blue Monday" blues? While this third Monday in January is a marketing creation, it resonates with many. Short days, cold weather, post-holiday bills, and broken resolutions can negatively impact mental well-being. Though not scientifically based, the widespread discussion of feeling down can still have a real effect on mental health during this time of year. [Here](#) are some coping mechanisms for those days.



How to set realistic financial habits and goals for the new year

As 2024 ends, experts recommend reviewing your finances and setting 2025 goals. A BMO report reveals 69% of Canadians have goals, with 21% planning to set them. Advisors recommend a three-step approach: goals, plan, and portfolio, emphasizing clear goal definition and aligning your portfolio accordingly. For more expert advice on effective financial planning and building sustainable habits, read the full [article](#).



8 food and nutrition trends for 2025

Food trends in 2025 are shifting towards personalized, health-focused nutrition. Experts predict high-fiber diets will be a major trend, driven by growing awareness of fiber's health benefits, including improved digestion and reduced risk of chronic diseases. For more insights on upcoming food and nutrition trends, including practical tips for increasing fiber intake, [read](#) the full article.

Quote I'm pondering

"The sun does not shine for a few trees and flowers, but for the wide world's joy."
— Henry Ward Beecher

Thanks for TAKING 5!

Scott

Whenever you're ready... here are 3 ways I can help:

Option 1.

Let's have a chat: Just [CLICK HERE](#) to see my calendar through our online scheduler. Then, select a time that works for you. The scheduler will book our time and send you the call-in details.

Option 2.

Let's "meet": If you would like to book a free, no-obligation information session, please email me at scottplaskett@ironshield.ca and we can coordinate a time that fits into your schedule.

Option 3.

Attend my next free webinar: Every Friday I get together online with a handful of other local business owners and share with them the most current research and insights into proper financial planning - specifically for business owners. If you'd like to participate or just listen in on the next session, please email me at scottplaskett@ironshield.ca and I'll forward you the details.

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