



Hi

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



Is buy now, pay later a road to more debt?

"Buy Now, Pay Later" (BNPL) services like Affirm and Expedia's new partnership offer flexible travel payments, but they carry hidden risks. While tempting for large bookings, BNPL can trigger impulsive overspending and debt. [Understanding](#) the psychological trap and comparing interest rates is essential before clicking "book."



Why trust and culture define enterprise value

Workplace strategist Debby Carreau highlights that human capital—not just financial data—dictates enterprise value. Trust, leadership alignment, and cultural integration are primary drivers of successful acquisitions, while neglecting these factors can lead to missed targets and a lower sale price. Sustainable growth requires viewing people as profit drivers rather than costs. [Read](#) the full article for expert insights on how trust and culture define your business's worth.



This ancient Chinese mind-body exercise has a major heart health benefit

A new clinical trial reveals that Baduanjin, an 800-year-old Chinese mind-body exercise, lowers blood pressure as effectively as brisk walking. This low-intensity routine uses slow movements and deep breathing to significantly reduce hypertension risk without equipment, making it an accessible, cost-free tool for long-term cardiovascular health and stress management. Read the full [article](#) to learn how this ancient practice can transform your blood pressure



Canadians: Here's how much you need in your TFSA to retire

Maximizing your TFSA is a powerful strategy for tax-free retirement income, but how much is truly enough? Factors like lifestyle, CPP, and OAS determine your target. Understanding contribution limits and investment growth is essential to ensure your golden years are financially secure and completely shielded from the CRA. [Learn](#) how to calculate your ideal retirement balance.

Quote I'm pondering

"When we are no longer able to change a situation, we are challenged to change ourselves."
– Viktor Frankl

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.