



Hi

It's time to take five minutes to review these insights. We have curated several articles regarding personal finance and market shifts that may assist you in optimizing your capital and time.



How to manage money as a couple

Managing finances as a couple requires transparent communication and a shared strategic vision. Whether utilizing joint accounts or maintaining separate portfolios, establishing clear objectives for budgeting and debt reduction is vital. Proactive planning mitigates conflict and ensures both partners remain aligned on their long-term financial trajectory. [Discover](#) effective strategies for harmonizing your household finances.



More businesses have been closing than opening in Ontario and Canada

Canada is currently experiencing a significant "entrepreneurial drought," with business closures outpacing new ventures for six consecutive quarters. With elevated overhead costs and regulatory burdens disincentivizing startups, over half of small business owners currently advise against entering the market. This structural shift poses a threat to long-term economic productivity, market competition, and domestic job creation. [Read](#) the full analysis to understand the impact of this contracting business landscape.



The Global Wellness Summit has unveiled its top ten trends for 2026, highlighting a pivot toward "longevity science" and AI-driven personalized health. From the rise of wellness-focused urban planning to the integration of metabolic health into the mainstream, [these insights](#) reveal how technology and biology are redefining the future of global well-being.



2026 small business trends

In 2026, small businesses are embracing transformation through AI-powered personalization, voice commerce, and the subscription economy. Sustainability has evolved from a niche preference to a core corporate value, while social commerce and community engagement remain essential for building brand loyalty. Resilience now requires agile supply chains and robust multi-channel strategies. [Here](#) are the insights that will help small businesses thrive in the dynamic landscape of 2026.

Quote I'm pondering

"However vast the darkness, we must supply our own light."

— Stanley Kubrick

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.