



Hi

Please take a few moments to review the following articles, which offer critical perspectives on personal and commercial finance.



### **The top 6 regrets Canadians have about their early retirement**

Early retirement is a significant milestone, yet it can present financial challenges without meticulous planning. Common regrets include underestimating healthcare expenditures, lacking a defined social purpose, and miscalculating the impact of inflation on long-term savings. Avoiding these pitfalls is essential for ensuring your retirement remains comfortable and sustainable. [Learn](#) how to avoid these common retirement mistakes.



### **Vehicle lease or loan calculator**

The Government of Canada's lease and loan calculator is an essential tool for small business owners planning for expansion. This resource assists in estimating monthly payments, total interest obligations, and amortization schedules for equipment or property financing. By modeling various scenarios, you can make informed, data-driven decisions that safeguard your organization's cash flow. [Explore](#) the tool to calculate your business financing requirements accurately.



### **Real money hacks to use when prices feel out of control**

Managing high costs in a new economic environment requires disciplined budgeting and strategic procurement. This guide offers essential strategies for newcomers, from maximizing loyalty programs and utilizing price-comparison applications to leveraging generic brands. Mastering these local financial nuances helps preserve capital and ensures a smoother transition into the Canadian economy. [Discover](#) more practical strategies for managing Canadian inflation.



### **What you need to know before passing property to adult children**

Transferring property to a beneficiary involves significant tax and legal implications. From triggering capital gains liabilities to risking exposure to a child's creditors or marital dissolutions, "simple" transfers can become complex and costly. Understanding strategies such as joint tenancy or the use of trusts is vital to protecting family wealth. [Read](#) the full article for essential guidance on gifting real estate securely.

### **Quote I'm pondering**

"Man is nothing else but what he makes of himself."  
— Jean-Paul Sartre

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](mailto: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](mailto:scottplaskett@ironshield.ca) and I'll forward you the details.