

*"A team of professionals helping you achieve your financial goals."*

*Busy Busy.*

It never ceases to amaze me how fast this time of year comes and goes. Before you know it we will be thinking to ourselves, *'there goes another year'* and we will be asking, *'how did it all go by so fast'*? Which is perplexing, because of its consistent timing.

Matter of fact, one thing I know for sure is 365 days from now we will be doing and saying the same things.

The reason (maybe) for this perplexing conundrum; we enjoy this time of year so much; And as the saying goes, *"Time flies when you are having fun."* My son calls this time travel and maybe in some ways he is onto something. One moment it is December 1<sup>st</sup> and the next moment it is January 15<sup>th</sup>.

Which means in the meantime we will all be busy coming up with our *New Year's Resolutions*.

So, how *did last year's go?*

Like mine? Instead of losing 20 pounds, I gained 20 pounds. Not the success I was going for, but there is always next year, right? Right? Is that what we all keep telling ourselves? There is always next year? Does anything ever get done if we accept that for an answer, year after year? Why are we not holding ourselves to a higher standard in order to succeed? Why set the goal in the first place?

Don't take this the wrong way, but I now know why people keep putting off their retirement plans. There is always next year, right?

I am not pointing fingers, I am just as guilty with my weight lose goal. Or the many other goals I set for myself in the beginning of the year and don't complete. It is too simple to push it off to another season, right?

Regardless, I guess we either don't want to give up the extra cookies (spending/life style habits) or we think we will have to in order to be healthy, when maybe we don't.

I am not a health buff of course, but I do know it is not the few extra cookies that make me unhealthy, it is the in-betweens and lack of planning that does. The lack of exercise or just knowing what a healthy diet looks like and maybe a strategy or two is the

real hole in my plan. What do you think?

Enough on me and my goals, this year when you make your promises to yourself, make sure you consider how you will define their success. Don't pick a goal for which you are not ready to achieve. Pick a goal that challenges you, but is one that you are ready to take on. Maybe you will need help, maybe

you won't, just be sure to ask when you do. We can't do everything ourselves. If we could, imagine the savings for car repairs alone.

In closing, I want to take this opportunity to thank you all for your personal and business support throughout the year.

From all of us at Marlin Financial we want to wish you and your family the very best over the holidays and to have a wonderful and successful New Year.

Ho Ho Ho,

Brad

[My Personal Web Site](#)



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### The Numbers

#### *Mortgage Rates*

1 year	2.54%
3 year	3.50%
5 year	3.94%

#### *GIC Rates*

5 year	3.20%
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#### *Personal Savings Account*

Manu Life	1.5%
ING	1.5%

\*Rates change daily and are subject to change without notice.

### Attention Business Owners!

Small business owners know the importance of getting and keeping good people – the growth of their business depends on it. These days, steady work and reasonable wages just aren't enough. With limited resources, attracting and retaining talented employees can be a challenge for small businesses.

Having a solid employee benefits plan can help small business owners **gain a competitive edge** in the job market. It's an affordable way to help protect employees and their families, while providing a tax-effective form of compensation. Marlin Financial Services Inc. delivers comprehensive employee benefit solutions designed specifically for small business owners.

Whether you are a firm of 1 or a firm of 50 we can provide you a full range of solutions that will fit your specific needs.



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## Something Worth Considering

### Coffee & Conversations

Most recently as a way to connect with you on a regular basis, we have started hosting what we call, Coffee & Conversations. This is a relaxed time for you to get to know Marlin Financial better. We will be hosting C & C on January 17th from 10am – 11:30am. [We hope that you will join us \(more information here\).](#) Find more information on our [facebook page](#).

### *Meet Rich Eady*



Rich began his financial career in 2001 with a Major Canadian Bank as a Teller while he completed his degree from Trent University. Rich graduated in 2005 with an Honours Bachelor of Arts in Business Administration and Economics. After graduation he continued with the Bank as a Financial Services Representative and then to Financial Advisor before joining the Marlin Financial Team in the Spring of 2009.

Rich has completed the Canadian Mortgage Agent course and is a member in good standing of the Canadian Association of Accredited Mortgage Professionals (CAAMP).

Rich takes pride in caring for every aspect of his clients' financial future and is pleased to offer mortgage financing for everything from first homes, cottage or rental properties or even equity take outs. Rich can take care of you and your family, from buying your first home to managing your mortgage throughout its existence.

Rich and his wife enjoy spending time with family and friends when they are not working on, and enjoying, their country home north of Kaladar.

### *Marlin MO Financial Team*

I wanted to take a quick moment and thank you all for the tremendous support you gave our Movember team. The Marlin Financial team ended up raising \$1600 for a very important cause. Thanks.



**Have A Very Merry Christmas And A Happy New Year.**