

# MONTHLY NEWSLETTER

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## JANUARY 2026



## TOPICS

Market Watch

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Financial Tip

Joke of the Month

Recipe of the Month

## Market Watch

Another year has come to an end, and 2025 gave investors plenty to reflect on. Despite ongoing geopolitical uncertainties, markets showed notable resilience and finished the year stronger than many analysts had anticipated.

Much of that strength came from the technology sector, which led the way as artificial intelligence moved from theory into practical, real-world use. More importantly, AI adoption extended beyond the tech industry, with companies across a wide range of sectors beginning to implement AI strategies. The financial sector also stood out as one of the stronger performers, benefiting initially from higher interest rates and later from improving credit conditions as the interest-rate environment began to shift.

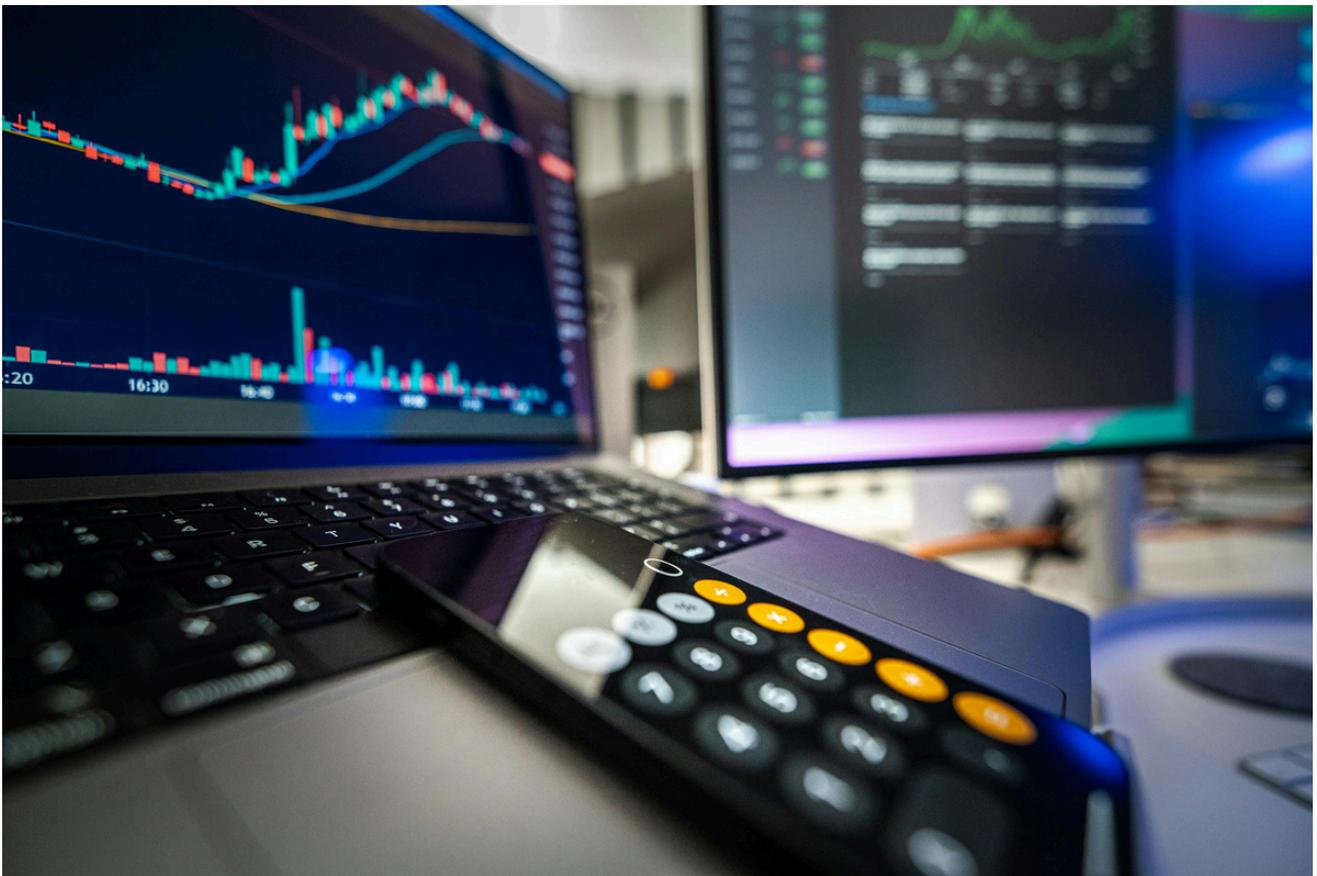
Inflation moderated to more sustainable levels in 2025, allowing many central banks to ease monetary policy. As interest rates declined, financial conditions became more favourable, helping support investor confidence. At the same time, market leadership broadened, with gains no longer reliant on a small group of stocks. Instead, more sectors and regions contributed to overall returns- reinforcing the importance of diversification.

# Market Watch Cont.

Not all sectors performed equally, however. Real estate and healthcare were among the weaker areas, impacted by higher financing costs, labour shortages, demographic pressures, and regulatory uncertainty. Consumer discretionary stocks also delivered more uneven results amid changes in global trade.

With shifts in global trade and broader market participation, it will be interesting to see what economists predict for 2026.

Courtney Beach, QAFP



## Anti-Goals: The Hidden Forces in Financial Planning

Financial planning often begins with goals: retirement timelines, savings targets, or lifestyle milestones. While goals are important, they don't always capture what drives decision-making. An equally powerful, but often overlooked, component of a financial plan is the concept of anti-goals.

In many cases, identifying what you want to avoid can be just as important as defining what you want to achieve.

### Goals vs. Anti-Goals

Goals are where you want to go. In financial planning, common goals include retirement, buying a home, funding a child's education, or leaving a legacy. The most useful goals are clearly defined, with specific timelines and dollar amounts.

#### For example:

- "I want to retire at 65 with a \$60,000 an annual after-tax income."
- "I want to buy an \$800,000 home within five years with a 20% downpayments."
- "I want to reduce my workload to part-time by age 55 while maintaining my lifestyle."

Clear goals provide direction and make it easier to measure progress.

Anti-goals, on the other hand, serve as barriers or guardrails on your journey to your goals. They define what you want to avoid. They're often tied to discomfort, stress, or fear rather than numbers, and can quietly pull focus away from long-term goals if they aren't acknowledged.

#### Common anti-goals include:

- Not wanting to feel financially strapped or forced to work longer than planned
- Wanting to avoid financial stress that affects health or family life

## The Psychology of Anti-Goals

Anti-goals often influence behaviour more strongly than goals do. While some anti-goals are practical, such as avoiding excessive debt, others are emotional, psychological responses that influence decision-making. These psychological anti-goals shape how people perceive money and their response to uncertainty, risk, and change surrounding it.

### Common psychological anti-goals include:

- **Regret Minimization:** Avoiding decisions out of fear of making the “wrong” choice, even when inaction creates its own risk.
- **Negative Self-Talk:** Internal narratives such as “I’m bad with money” or “I’ll never save enough,” which can negatively impact your progress.
- **Loss Aversion:** Placing more weight on potential losses than on long-term growth, often leading to overly cautious decisions.
- **Decision Paralysis:** Delaying or avoiding choices altogether because uncertainty or too many options feel overwhelming.
- **Short-Term Bias:** Prioritizing immediate comfort or certainty at the expense of longer-term outcomes.

When these psychological anti-goals aren’t acknowledged, they tend to drive behaviour in subtle ways, especially during life transitions or periods of market volatility. Identifying them early allows a financial plan to account for the human tendencies that influence your decisions.

### Completing the Picture

Goals give directions. Anti-goals set boundaries. Together, they create a more realistic and resilient financial plan. One that balances growth with peace of mind.

Financial planning isn’t just about getting somewhere. It’s also about avoiding outcomes that would make the journey stressful or unsustainable. When both goals and anti-goals are part of the conversation, the plan is more aligned with what matters to you.

To develop a financial plan that fits your goals & anti-goals, contact KLT Wealth Management.

Courtney Beach, QAFP

# Happy New Year



## FINANCIAL TIP

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# 2026

## JOKE OF THE MONTH

"My resolution is to exercise daily. I'm already ahead

—

I ran out of patience yesterday."

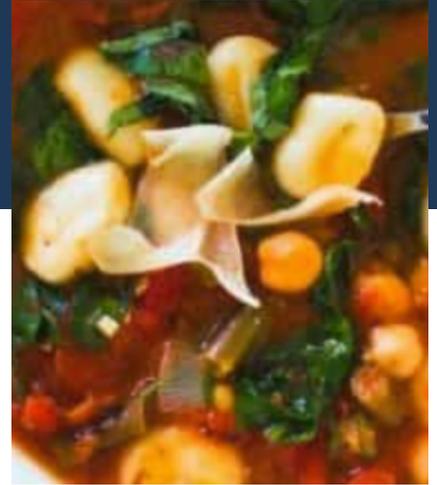


# RECIPE OF THE MONTH

## ITALIAN VEGETABLE SOUP WITH GNOCCHI

### INGREDIENTS

- 1 yellow onion
- 4 cloves garlic
- ½ cups chopped basil leaves, plus additional for serving if desired
- 15-ounce can chickpeas
- 2 tablespoons olive oil
- 2 pinches red pepper flakes
- 1 quart vegetable broth
- 28-ounce can diced tomatoes and a 15-ounce can diced tomatoes
- 1 teaspoon kosher salt
- Fresh ground pepper
- 1 1/2 cups frozen (or fresh) cut green beans
- 1 pound gnocchi
- 4 to 6 cups spinach leaves
- Parmesan cheese, for serving (optional)



### DIRECTIONS

1. Chop the onion and mince the garlic cloves. Chop the basil. Drain and rinse the chickpeas.
2. In a large pot, heat the olive oil over medium high heat. Saute the onion until translucent, about 5 minutes. Stir in the garlic and basil for 1 minute. Add the chickpeas, red pepper flakes, broth, both cans of tomatoes and their juices, kosher salt, and several grinds of fresh pepper. Bring to a boil, then reduce to a simmer. Add the green beans, then simmer for 15 minutes.
3. Break apart any clumps in the gnocchi, then add them to the pot and cook for 5 minutes until tender. Turn off the heat and stir in the spinach until wilted, about 1 minute.
4. To serve, ladle soup into bowl and top with Parmesan and basil leaves if desired. Allow to cool slightly before diving in!

*Enjoy!*

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**Our mailing address is:**

148 Peel Street Unit 1B, New Hamburg, ON N3A 1E3

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