

ONTARIO WELLNESS NETWORK

THE WELLNESS MAGAZINE FOR ONTARIO

KEY CHANGES FOR
THE 2023 TAX

WHY NOW IS THE PERFECT TIME
TO CREATE VISION BOARD

TFSA CONTRIBUTIONS

BOOKS IN LINE

SURVIVAL GUIDE FOR THE
WINTER SEASON

PROFESSIONAL SERVICES INC.

HOW TO BOOST YOUR IMMUNE
SYSTEM BY EATING THESE KEY
FOODS

FEDERAL TAX
BRACKET 2024



SHAELENE MCINNIS

LEGAL AND CREDITS

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This digital magazine contains the opinions and ideas of the authors and editors. The purpose of this digital magazine is to provide you with helpful information as you embark on your personal wellness journey.

This digital magazine should not be relied upon solely to make decisions about personal wellness. Careful attention has been paid to ensure the accuracy of the information, but the authors cannot assume responsibility for the validity or consequences of its use. This information is not intended to be all things to all people. Consult with your own experts before you take any actions recommended herein.

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To subscribe to the Ontario Wellness Network Digital Magazine, please visit
<https://www.ontariowellnessnetwork.com/magazine>

For queries on how to have your article featured in the Ontario Wellness Network Digital Magazine, please email info@booksinline.ca.

The logo for the Ontario Wellness Network (OWN) is displayed in white, serif, all-caps font against a solid blue background.

EDITOR'S NOTE

Welcome to 2024!

As we start the new year, we tend to see it as a reset from the past year. Whether it be looking for the right diet, the right exercise, or the right way to save for a new item, we will have the resources here for you. Start by evaluating what is working in our own life and where you want to improve. See it as a wellness check. Checking in with our finances, checking with our health stats, with our mental state, spiritual wellbeing, and or physical surroundings.

We are committed to bringing more resources through articles, podcasts, and social media posts throughout the year, so you don't have to do your journey alone. Let us help you find connections through our advertisers and networking events. We are also making it easier to bring our magazine wherever you go with ease. Let this year be the year of change and we will be by your side to help you along the way.



By Shaelene McInnis

OWN

ONTARIO WELLNESS NETWORK Hangout

JOIN SHAELENE MCINNIS

13TH FEBRUARY 2:00 PM EASTERN TIME



For her Ontario Wellness Network Hangout on Zoom for a Virtual Coffee.

Anyone can drop in. Show up when you can. Leave when you have to. You are NOT obligated to stay for the entire time.

We can see anywhere from 8 to 20 people, sometimes one guest, sometimes three or four, occasionally more than that.

Virtual Coffee allows Shaelene to never have to say "No, I don't have time to meet" or even "Why should we meet?" Join the Virtual Coffee to get to know Shaelene and explore if you need to talk more without swamping one another's calendar.

Shaelene's favourite topics for discussion are online accounting and bookkeeping, business growth, writing books, hosting podcasts, building mastermind groups, Cash Flow for Business and networking with intention. Shaelene will also answer any questions you might have about the Ontario Wellness Network.

Register for one of our Ontario Wellness Network Hangouts here:

https://us02web.zoom.us/join/register/tZAvd-yqqzopG9L_OH1kXW1pOAPPrgffGpt5



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I can't wait to meet you!

erinn.attridge@gmail.com • 416.457.0540 • erinnattridge.com

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ONTARIO WELLNESS NETWORK

CANADA



[HTTPS://WWW.ONTARIOWELLNESSNETWORK.COM](https://www.ontariowellnessnetwork.com)

Our Contributors



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Books in Line Professional Service Inc
We specialize in bookkeeping, set-up, data conversion, Canada Revenue Agency issues, accounts receivable, accounts payable, payroll, government remittances (HST, payroll deductions, WSIB, EHT), invoicing, and more.



Heather Martin

Co-Founder & CEO of Simply Sacred Shoppe
I'm no stranger to emptiness and loneliness, we can be our worst critics. I take a different approach and have a unique method of helping you deal with and heal any blocks in your life.



Annette Eldridge

Executive Assistant at Books in Line Professional Service Inc.



Marlene Marco

Founder of "Heart of Networking Events, - QUEEN OF NETWORKING, Connecting Entrepreneurs, Business Owners & Professionals



Jeff Borschova

If you have a sales team that you know could be doing better, should be doing better, and can be taught and coached, I can help you. We will make a difference in helping to improve people's lives while impacting the communities we serve!



Karen Marth

Owner of Core Cleaning, Karen is passionate about high quality, Eco-friendly, customer convenience "The Queen of Clean"



Crystal Powell

Focusing on taking the stress out of buying and selling real estate. "For clear cut service and results....contact Crystal Powell"



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ENCOURAGE COMMUNICATION WITH SPONSORS AND CONTRIBUTORS, DON'T HESITATE TO REACH OUT AND START A CONVERSATION.

Why Ontario Wellness Network?

We know a lot of successful entrepreneurs who squandered their Health to build their Wealth. They now want to invest their Wealth to reclaim their Health. We believe that we can all have more impact if we are focused on personal wellness as a journey. We are on a mission to help entrepreneurs be healthier, live longer, and have more life in their years.

What is the Ontario Wellness Network exactly?

We have assembled a team of experts to bring you information about all aspects of wellness. Our experts bring together networking experiences, a podcast, a magazine, and the  Australian Wellness Guide in order to share wellness and business networking resources with our audience. We share all aspects of wellness, including emotional, intellectual, occupational, physical, environmental, financial, spiritual, social, and habitual. Our community is a group of avid wellness enthusiasts and the experts that serve them.

YOGA POSES

Everyone Can Share With Their Children

SHAELINE
MCINNIS
CONTRIBUTOR



Yoga is a great way to bond with your children while promoting physical and mental well-being. Here are some yoga poses that are suitable for both adults and children to do together:



Remember that safety and comfort are paramount, so ensure that your child can perform these poses without straining themselves. Keep the sessions light and enjoyable, and don't force any poses. Yoga should be a fun and bonding experience for both you and your child.

1. CHILD'S POSE (BALASANA):

Have your child kneel on the floor and sit back on their heels, then lower their forehead to the ground with their arms stretched out in front of them. You can kneel behind them and gently press your palms on their back for a soothing stretch.

2. TREE POSE (VRKSASANA):

Stand facing each other and place the sole of one foot against the inner thigh of the opposite leg, then bring your hands together in a prayer position. Encourage your child to find their balance and focus.

3. PARTNER BOAT POSE:

Sit facing each other with your knees bent and feet touching. Hold hands, then lift your feet off the ground to form a "V" shape with your bodies. This pose requires teamwork and balance.

4. DOWNWARD DOG (ADHO MUKHA SVANASANA):

Start on your hands and knees, then push your hips up towards the ceiling. Your child can crawl underneath your body, forming an arch with their back for a fun variation.

5. COBRA POSE (BHUJANGASANA):

Lie down on your stomach, place your palms beside your chest, and lift your upper body off the ground. Your child can sit on your lower back, and you can gently lift them up, creating a playful experience.

6. BUTTERFLY POSE (BADDHA KONASANA):

Sit with the soles of your feet together, and hold hands with your child. Gently flap your knees like the wings of a butterfly to open up the hips.

7. PARTNER TWIST:

Sit back-to-back with your legs crossed. Hold hands and gently twist your bodies in opposite directions. This pose helps with spinal flexibility.

8. BRIDGE POSE (SETU BANDHA SARVANGASANA):

Lie on your backs with your feet flat on the ground and knees bent. Place your child on your thighs and hold their hands as you lift your hips off the ground.

9. LION'S BREATH:

Kneel facing each other, stick out your tongues, cross your eyes, and roar like lions. It's a fun way to release tension and have a good laugh.

10. MEDITATION AND DEEP BREATHING:

Encourage your child to sit with you in a comfortable position and take a few moments to focus on their breath. You can also guide them in simple meditation exercises to calm their minds.

ONTARIO WELLNESS “ NETWORK PODCAST

A friendly companion on your journey to a more balanced and fulfilled life.



We've designed this podcast to be a valuable tool for those wanting to weave the Nine Elements of Holistic Wellness into their everyday routines.

Join our presenters as they delve into the challenging questions that need to be answered to expand and boost our businesses, all the while achieving better overall wellness. Gain insights from the triumphant victories and grand missteps of successful entrepreneurs and professionals.

Our mission is to equip individuals with the tools they need to embark on their own unique journeys toward wellness.

Be our guest on the Ontario Wellness Network Podcast!

ABOUT US!

Embark on a trip with us as we engage in enlightening exchanges with original heartiness experts, unraveling the secrets to enhancing colorful aspects of your well-being, one step at a time. Our approachable **Guest** are then to freehandedly share practical advice, offering guidance on nurturing your feelings, stropping your intellect, thriving in your occupation, fostering physical vitality, creating a positive terrain, managing finances, nurturing your spiritual tone, erecting meaningful connections, and seamlessly integrating heartiness into your diurnal routine. Step into the world of our podcast – a drinking space that serves as your comprehensive companion to painlessly weave the Nine rudiments of Holistic Wellness into the fabric of your diurnal life. It's not just a podcast; it's a friendly companion on your trip to a more balanced and fulfilled actuality.

**BE INSPIRED BY THE EXPERIENCES AND WISDOM SHARED
BY SUCCESSFUL ENTREPRENEURS AND SEASONED
PROFESSIONALS!**

Tune in and let our hosts attack significant questions girding both professional growth and particular well-being. Be inspired by the gests and wisdom participated by successful entrepreneurs and seasoned professionals, chancing provocation in their unique stories. At the heart of our charge lies a simple yet profound thing to equip you with the necessary tools for your nonstop heartiness trip. But our commitment goes beyond just overall well-being; we strive to address the complications of spiritual fulfillment, empower you financially, and support your internal adaptability. acclimatized especially to embrace and hoist women on their distinctive paths to heartiness, our podcast is a festivity of the different and holistic nature of particular growth and commission."

<https://www.ontariowellnessnetwork.com/podcast>



SCAN ME!

KEY CHANGES FOR THE 2023 TAX YEAR

TAX BRACKET ADJUSTMENTS FOR INFLATION:

- Tax Bracket Adjustments for Inflation:
- The new federal tax brackets for 2023 are:
 - \$0 to \$53,359 of income (15%)
 - More than \$53,359 to \$106,717 (20.5%)
 - More than \$106,717 to \$165,430 (26%)
 - More than \$165,430 to \$235,675 (29%)
 - \$235,675 and higher (33%)
- The upward adjustment may shift Canadians into a lower tax bracket this year, resulting in reduced taxes.

INCREASED BASIC PERSONAL AMOUNT (BPA):

- As part of the ongoing policy to increase it over time, the government raised the Basic Personal Amount for the 2023 tax year to \$15,000.
- Every Canadian receives a slight boost to their return this year, with expectations of another increase next year.



DISABILITY TAX CREDIT SIMPLIFICATION:

- The Disability Tax Credit application process is now digital. Part A can be completed via My CRA Account.
- Once a reference number is issued, qualified medical practitioners can digitally complete Part B, eliminating the need for printed forms.

NEW GROCERY REBATE:

- Introduced for the 2023 tax year to offer financial support for eligible Canadians facing rising food costs.
- Eligibility includes filing a 2021 tax return with a GST/HST credit, qualifying for a Grocery Rebate equal to double the January 2023 credit amount.
- Those filing a 2022 tax return received the payment in July 2023.

COVID-19 BENEFITS EXPIRY:

- The \$500 COVID work-from-home expense claim is ineligible for the 2023 tax year.
- The Canada Worker Lockdown Benefit (CWLB) providing temporary income support during the pandemic concluded in the 2022 tax year and cannot be claimed for the 2023 taxes.
- The Ontario Staycation Tax Credit, applicable only to the 2022 tax year, is not extended to 2023.

ONTARIO TAX INFORMATION FOR 2023:

- The Ontario Seniors' Home Safety Tax Credit, Ontario Jobs Training Tax Credit, and Ontario Staycation Tax Credit are no longer available for 2023 and later tax years.

CRA'S SERVICES:

- Effective January 1, 2024, remittances or payments exceeding \$10,000 to the Receiver General of Canada must be made electronically. Failure to do so may result in penalties, unless electronic payment is not reasonably feasible. Click [HERE](#) for more information.



UNPAID TAX PENALTY INCREASE:

- Commencing in 2024, a 10% penalty is imposed on unpaid taxes from the return's due date. Additionally, a 2% monthly charge applies for each complete month of delay, with a maximum duration of 20 months.
- The owed amount compounds daily, and interest accrues on top of other penalties for late payments. Timely filing and payment help minimize costs.

ADVANCED CANADA WORKERS BENEFIT (ACWB):

- Automatic issuance of advance payments of the Canada Workers Benefit (CWB) under ACWB to previous-year beneficiaries. Form RC201, Canada Workers Benefit Advance Payments Application, is discontinued.
- Starting in 2023, report RC210 slip amounts on Schedule 6, Canada Workers Benefit, for line 41500 of the return. Eligible spouses can choose the basic amount claimant. Read more about Canada Workers Benefit [HERE](#).

CLIMATE ACTION INCENTIVE PAYMENT (CAIP):

- Government intends to double the rural supplement to 20% from April 2024. It will use 2016 Census metropolitan areas for 2023 and 2024 tax years. Learn more [HERE](#).

DEDUCTION FOR TOOLS (TRADESPERSONS AND APPRENTICE MECHANICS):

- Maximum employment deduction for tradespersons' eligible tools increased to \$1,000 from \$500 in 2023. Threshold changes for apprentice mechanics tools deduction. Further information in Guide T4044, Employment Expenses.

FEDERAL, PROVINCIAL, AND TERRITORIAL COVID-19 BENEFIT REPAYMENTS:

- Repayments made after December 31, 2022, can be claimed as a deduction on line 23200 of the 2023 return.

HELPFUL LINKS

[ONTARIO TAX INFORMATION FOR 2023](#)

[WHAT'S NEW FOR 2023](#)

[THE 9 BIGGEST TAX CHANGES CANADIANS](#)

[NEED TO KNOW FOR TAX YEAR 2023](#)

FIRST HOME SAVINGS ACCOUNT (FHSA):

- New registered plan allowing deductible contributions and tax-free withdrawals for purchasing a first home from April 1, 2023. Complete Schedule 15, FHSA Contributions, Transfers and Activities. For more information about the FHSA, click [HERE](#).



MULTIGENERATIONAL HOME RENOVATION TAX CREDIT (MHRTC):

- Refundable tax credit for eligible individuals claiming renovation costs to create a secondary unit within an eligible dwelling. Claim up to \$50,000 in qualifying expenditures with a maximum credit of \$7,500 per claim. For more information and to make a claim, see [Schedule 12, Multigenerational Home Renovation Tax Credit](#).

PROPERTY FLIPPING:

- Effective January 1, 2023, gains from the disposition of a housing unit held for less than 365 consecutive days are deemed business income, not capital gain. Exceptions apply for certain life events. Learn more at [Residential Property Flipping Rule](#) or [Schedule 3, Capital Gains \(or Losses\)](#).

RETURN OF FUEL CHARGE PROCEEDS TO FARMERS TAX CREDIT:

- Now available to self-employed farmers and individuals in partnerships operating a farming business in specific provinces. Eligible individuals may receive a portion of fuel charge proceeds. Details at [line 47556](#).

CASH FLOW CLUB



**IS THE ADVICE YOU ARE GETTING
KILLING YOUR BUSINESS?**

CASH FLOW DEMYSTIFIED

Learn how to
manage your cash
flow with intention



- ➔ Increase quantity of inbound cash
- ➔ Increase speed of inbound cash
- ➔ Decrease quantity of outbound cash
- ➔ Decrease speed of outbound cash

WWW.ONTARIOWELLNESSNETWORK.COM/CASH-FLOW-CLUB

Join our free monthly email list. Every month we send out an updated version of our Cash Flow Club digital guide. In *The Underground Playbook for Business Success* we share practical tips and strategies that you can implement today to improve the cash flow in your business.

<https://www.ontariowellnessnetwork.com/cash-flow-club>

Canada's 2024 CPP Contributions Update

The Canada Revenue Agency (CRA) has recently announced significant changes to the Canada Pension Plan (CPP) and Old Age Security (OAS) contributions for the year 2024. These updates reflect an ongoing effort to adapt to economic shifts and maintain the efficacy of Canada's retirement income system. Here's a comprehensive breakdown of what's new in 2024.

• CPP INCREASE

In a notable shift, the maximum pensionable earnings under the CPP will rise to \$68,500 in 2024, a substantial increase from the previous limit of \$66,600 in 2023. The basic exemption limit remains unchanged at \$3,500. Additionally, a new second earnings ceiling has been established at \$73,200, specifically for CPP 2 contributions.



• CONTRIBUTION RATES

The contribution rates for employers and workers will hold steady at 5.95%. However, the maximum contribution limits will see an uptick to \$3,867.50, rising from \$3,754.45. For self-employed individuals, the contribution rate continues at 11.90%, with an increased maximum limit of \$7,735, marking an upsurge from the previous \$7,508.90.

• CPP 2 CONTRIBUTIONS

A new addition in 2024 is the introduction of CPP 2 contributions. Earnings that fall between \$68,500 and \$73,200 are now subject to these contributions. Employers and workers are required to contribute 4% each, up to a maximum of \$188. For self-employed individuals, the contribution rate is set at 8%, with a maximum limit of \$376.



• CPP OVERVIEW

It's essential to remember that the CPP is a retirement pension plan designed to provide monthly payments to eligible Canadians aged 60 or older. Contributions to CPP cease at the age of 70. The pension amount one receives is influenced by several factors, including lifetime average earnings and the age at which one starts receiving the pension.

• APPLICATION PROCESS

Unlike OAS, which is automatically disbursed to eligible individuals, CPP requires an application. Eligibility for CPP demands at least one contribution to the plan. The benefits provided by CPP contributions include disability benefits, pensions, post-retirement benefits, and survivor benefits.

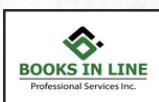
• KEY DATES AND LIMITS

It's crucial for employer, worker, and self-employed individuals to note that contributions are calculated annually based on income. An important point to remember is that contributions stop when pensionable income exceeds \$73,300.

CONCLUSION

The 2024 updates to the CPP and OAS contributions are a critical part of Canada's commitment to ensuring a stable and secure retirement for its citizens. As we navigate these changes, it's essential for Canadians to stay informed and plan accordingly to make the most of their retirement savings.

www.booksinline.ca



CONTRIBUTOR

INCREASE IN OAS PAYMENTS IN THE FIRST QUARTER OF 2024

Old Age Security (OAS) stands as Canada's largest pension program, offering a taxable monthly payment to eligible residents and citizens once they reach the age of 65. Unlike other pension plans, OAS is not linked to your employment history, allowing you to receive benefits even if you're currently employed or have never been in the workforce.



Who Qualifies for OAS?

To be eligible for the OAS pension, you must be 65 years or older. Additionally, specific eligibility criteria vary based on your place of residence.

- Canadian citizenship or legal residency at the time of OAS application approval
- Residency in Canada for a minimum of ten years since turning 18

If you are residing outside of Canada, the eligibility criteria include:

- Previous Canadian citizenship or legal residency upon leaving Canada
- Residency in Canada for at least 20 years since the age of 18

Canadians employed abroad by Canadian entities like the military or banks may have their time spent overseas considered as residence in Canada. To qualify for this provision, individuals must reach the age of 65 while still employed or return to Canada within six months of concluding their employment.

OAS Payments in 2024

For the period of January to March 2024, the maximum monthly OAS payment is \$784.67 for those aged 75 and above and \$713.34 for individuals aged 65 to 74. These amounts are subject to quarterly adjustments based on changes to the Consumer Price Index.

Calculating Your OAS Pension

The calculation of OAS pension amounts considers the years you've lived in Canada after turning 18. A full pension is granted after 40 years of residence, with partial pensions available for shorter durations.

APPLICATION PROCESS

Step 1: Determine if an application is necessary.

- CRA sends a letter notifying eligibility for Old Age Security (OAS) pension.
- Apply if you receive a letter or if the information in the letter is incorrect.
- Contact CRA [HERE](#) to find out if you need to apply if no letter is received one month after turning 64.

Step 2: Choose the start date of your OAS payments.

Choose to start pension at age 65 or a specific date of your choice.



Step 3: Send in your application.

To apply online, you need to meet the following criteria:

- You must have passed your 64th birthday by at least one month.
- You should not be presently receiving Old Age Security pension.
- You must not have previously applied for the Old Age Security pension, and Service Canada should not be in the process of assessing your application.
- You must currently reside in Canada.
- Your account should not have an authorized third party (e.g., someone acting on your behalf).

If applying online, you must have a My Service Canada Account (MSCA). If you don't already have an MSCA, you can register for one, and upon registration, you will receive a personal access code to finalize your account setup.

Apply or register through My Service Canada Account [HERE](#).

If opting for a paper application, follow these steps:

- *Print and fill out the paper Application for the OAS and the GIS form (ISP-3550).*
- *Include certified true copies of the necessary documents.*
- *Send the application by mail or submit it in person at a Service Canada office.*
- *Refer to the Reference Guide (ISP-3550A) for guidance on completing the application form.*

Service Canada automatically enrolls eligible individuals at the age of 70.

OAS Payment Schedule for 2024

For your convenience, we've provided the OAS payment schedule for 2024. If you've set up direct deposit, expect your payments on the specified dates.

- 29 Jan 2024 ● 27 Feb 2024 ● 26 Mar 2024 ● 26 Apr 2024 ● 29 May 2024
- 26 Jun 2024 ● 29 July 2024 ● 28 Aug 2024 ● 25 Sep 2024 ● 29 Oct 2024
- 27 Nov 2024 ● 20 Dec 2024

KM RATES FOR 2024

As we gear up for another successful year, it's crucial to ensure our business practices align with the latest tax guidelines. Today, let's dive into a key aspect: employee allowances based on a per-kilometre rate.

UNDERSTANDING TAX-FRIENDLY ALLOWANCES:

If you've been compensating your team based on a reasonable per-kilometre rate, here's a friendly reminder: refrain from deducting CPP contributions, EI premiums, or income tax on mileage that has been reimbursed.

WHAT MAKES AN ALLOWANCE REASONABLE?

The CRA outlines specific conditions for a reasonable allowance, including:

- Being based solely on business kilometres
- The rate per kilometre aligning with CRA guidelines
- No reimbursement for expenses already covered by the allowance

2024 REASONABLE ALLOWANCE RATES

- 70¢ per kilometre for the first 5,000 kilometres driven
- 64¢ per kilometre driven after that

Learn more: [*Reasonable per-kilometre allowance*](#)



WHY NOW IS THE PERFECT TIME TO CREATE A VISION BOARD

By: **SHAELENE MCINNIS**

Creating a vision board can be a powerful tool for setting and achieving your goals, and the idea that "now is the perfect time" is based on several factors:



1. Clarity and Focus: Vision boards help you clarify your goals and aspirations. When you create a visual representation of your desires, it becomes easier to stay focused on what you want to achieve.

2. New Year or Milestone: Many people create vision boards at the start of a new year, but you don't have to wait for a specific date. Any significant milestone, like a birthday or the beginning of a new phase in your life, can be a great time to create a vision board.

3. Renewed Motivation: Sometimes, life events or personal experiences can rekindle your motivation and desire to pursue your dreams. When you feel inspired or motivated, it's a great time to create a vision board.

4. Visual Representation: Vision boards provide a visual representation of your goals. When you see these images daily, they act as a constant reminder of your objectives, helping you stay on track.

6. Mindset Shift: Creating a vision board can also trigger a positive mindset shift. As you focus on your goals, you may start thinking more positively and proactively about how to achieve them.

6. Manifestation: Some people believe in the law of attraction, which suggests that focusing on your goals can help manifest them into reality. Creating a vision board is a practical way to put this concept into action.

7. Goal Setting: Vision boards encourage you to set specific, achievable goals. When you can see your goals, you're more likely to work towards them.

8. Proactive Planning: As you create a vision board, you may also need to plan how you'll achieve your goals. This planning process can be just as important as the board itself.

9. Positive Habits: Building the habit of visualizing your goals can lead to more positive daily habits that support your journey.

Remember, there's no specific "perfect" time to create a vision board. The perfect time is whenever you feel motivated and ready to set and pursue your goals. It's a personal process, and you can create a vision board at any point in your life when you want to work towards something meaningful.

SURVIVAL GUIDE FOR THE WINTER SEASON



ANNETTE
ELDRIDGE
CONTRIBUTOR

This winter season as really been off to a slow start for many parts of Ontario, with many cities just getting any significant snow fall in January. Winter does not have to be a time to hibernate in your home until the first signs of spring. Here are a few things you can do while we wait for the flowers to bloom.

GET OUTSIDE

With the lack of sunlight and known as the dark season, many people suffer from SAD (seasonal affective Disorder). It is a disorder that doctors do recognize and are seeing more people suffering from it. Usually from the lack of vitamin D found from the sunlight and lack of daily physical activity that we usually get during the other seasons. The best way to combat this problem is going outside and getting that much needed vitamin D that can be found from the sunlight outside. By going outside your physical activity levels will increase and help with boost your immune system, your mood and energy levels while also lowering your blood pressure and cholesterol levels and helping with sleep and for young children their creativity, problem solving and building skills just by building a snowman or snow fort. There are many activities you can do outside during the winter season.

Sledding, skating, skiing, ice fishing, and snowshoeing are some of the type activities that come to mind. A lot of these activities can be done on a budget or free if you have the equipment already. If new winter gears is not in your budget, consider second hand stores or borrowing from friends and family who many have the same size feet for skates or skis. Some places may even have rentals that you can borrow if it a first time try and do not know if that activity is for you. Some Ontario Parks are open during the winter and have those activities available and something called winter biking. It is mountain biking during the winter with what is known as a fat tire bike.

If you do not have a bike of your own, the park does provide rentals for this new experience. There are even places that will let you experience dog sledding, if you do not have your own team of dogs.

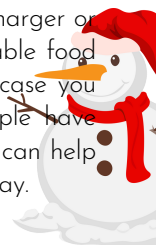


There are many local winter festivals that you can participate in. From ice sculptures, light displays, winter carnivals and maple syrup season. Just search in your town website or local festivals that are available and find the right one for you and your family and friends.

BEFORE YOU GO OUTSIDE

When planning an activity outside, always check the forecast. If there is a windchill forecasted or the temperature will be very low, you may not want to plan to be outside all day, or a potential storm that can prevent travel to and/or from the location you would like to go. Having an emergency bag in your car is always suggested if you are traveling and may be stuck in a situation where you will be in your car on a highway during an unexpected storm or traffic accidents that are preventing you from moving.

Things like a flashlight and extra batteries, mobile phone charger or portable battery charger, a warm blanket and non-perishable food and water, high visible outerwear, and warm clothing (in case you must leave your car). There have been times where people have been stuck in their cars for many hours and having this kit can help you get through until you are able to safely continue your way.





Preventing a possible painful case of frostbite is always best. Keeping extra dry winter items like hat, mitts and socks and wearing loose fitted clothing on your outing is suggested. When the clothing is wet and against the skin, it only speeds up the potential for frostbite and once you have had even the mildest case, your skin will become more sensitive to the cold in the future, something you do not want to risk. Wearing proper footwear will help with circulation in your feet and keep them warm, helping against the cold and ensuring there are good treads on the bottom for walking on potential icy patches or uneven ground.

Many people go a whole season without washing their winter clothing, but it is suggested to wash things like your hats, mitts, and scarves at least monthly to prevent the build up of sweat, dirt, and makeup. This will also keep the clothing in good condition for the rest of the season and for season to come.

For coats and footwear, the dirt and sand particles can cause friction and wear down your items well before you need to replace them. Always take precautions before doing any winter activity, whether it is wearing protective gear during an activity or only going on the ice only when the ice measures the right thickness with no cracks or openings. The rule to follow is 4" or more is good for a person to walk, ice fish or skate on, anything less you can risk falling in, 5-6" for snowmobiles and ATVs, 8-12" for cars and small trucks, 12- 15" for medium trucks. You can check this website for more details for ice safety,

<https://www.destinationontario.com/en-ca/articles/ice-safety-3-steps-could-save-your-life>.



IF IT'S TOO COLD TO GO OUTSIDE

Some winter days can be too cold to experience the outdoors, for those days you can do many indoor activities to boost your mood. Volunteering during the winter months can be the most rewarding. Places like soup kitchens, food banks or animal shelters where an extra pair of helping hands are very much appreciated. If volunteering in person may be too much for you or you do not have the time, food donations, clothing donations or old towels and blankets would be a great gift for these charities as many people have donated before Christmas, but with the local economies in the state that they are in, are always in high demand for these items. This can help you to

declutter while you are limited to outdoor activities. Many charities will do pick up at your door and may take furniture and small appliances. You may want to consider donating to groups like The Refuge in Durham region, newcomers to Canada, or women's shelters. Reach out to these groups beforehand to see what they are taking as needs may change based on the time of year or what they do not have for their group.

Creating different activities like boardgames, crafts, baking, soup making, or movie night can keep the winter season from becoming dull, especially if the weather is not cooperating for outdoor activities. Put a spin on game night and have it where the winner picks the movie, or the household task for the loser to complete. Some healthy competition can become a regular game night. May be the game nights become a tournament of different games played with a winner at the end of the season receiving a homemade trophy made by the household. This may be the time where you learn a new hobby like knitting, crocheting, sewing or woodworking. Finding books on these new potential hobbies can be found online or at your local library. There may be even some groups that meet at your local library, community centres, or senior centres during the winter like a crafting group or Euchre Card club. Making it fun while it is dark and cold is the plan to not only survive the season but to enjoy it while winter is here.



TFSA CONTRIBUTION

The TFSA contribution limit for 2024 has been officially set at \$7,000, up from \$6,500 in 2023 and \$6,000 in 2022.



- *For your personal TFSA limit, please visit MyCRA Account to have the accurate amount, especially if you have contributed in the past.*

The annual TFSA

dollar limit is indexed to inflation, with a 4.7% increase for 2024, down from 6.3% in 2023. Clients who've withdrawn from TFSAs need to consider their gains and losses in calculating their TFSA room. The formula is:

Unused TFSA contribution room to date + total withdrawal made in this year + next year's TFSA dollar limit = TFSA contribution room at the beginning of next year .

Here are the TFSA dollar amounts by year:

2009-2012: \$5,000
2013-2014: \$5,500
2015: \$10,000
2016-2018: \$5,500
2019-2022: \$6,000
2023: \$6,500
2024: \$7,000

Anyone 18 or older with a valid social insurance number can open a TFSA, and contribution room starts accumulating at 18.

Federal tax bracket thresholds in 2024

will see adjustments upwards. The 33.0% tax rate now starts at a taxable income over \$246,752, a rise from \$235,675 in 2023. Similarly, the 29.0% tax rate begins at a taxable income over \$173,205, up from \$165,430 in 2023. The 26.0% tax rate starts at a taxable income over \$111,733, compared to \$106,717 in 2023, and the 20.5% tax rate now begins at \$55,867, up from \$53,359 in 2023. Income below \$55,867 is taxed at 15.0%.

The basic personal amount for 2024 is \$15,705 for taxpayers with a net income of \$173,205 or less. Beyond this income level, the basic personal amount is gradually reduced, reaching \$14,156 for a net income of \$246,752.

Taking into account the compounding effects of indexation for 2024 (4.7%) and 2023 (6.3%), federal tax brackets and other dollar amounts in 2024 will be 11.3% higher than in 2022. For instance, the clawback threshold for old age security in 2024 is \$90,997, up significantly from \$81,761 in 2022, representing an increase of \$9,236.



- **Helpful links:**

Understanding TFSA: <https://bit.ly/3RBqyaz>

CRA Announcement of the 2024 TFSA dollar limit: <https://bit.ly/3NGkEnw>

How To Boost Your Immune System

By Eating These Key Foods



Boosting your immune system through a balanced diet is essential for overall health. While there are no magic foods that can prevent illness on their own, a well-rounded, nutrient-rich diet can support your immune system. Here are some key foods and nutrients that can help boost your immune system:

- ▣ **Citrus Fruits:** Citrus fruits like oranges, grapefruits, lemons, and limes are rich in vitamin C, which is known for its immune-boosting properties.
- ▣ **Berries:** Berries, such as strawberries, blueberries, and raspberries, are packed with antioxidants, vitamins, and fiber, which can enhance your immune system.
- ▣ **Garlic:** Garlic contains allicin, a compound with antimicrobial properties. It may help protect against infections and boost your immune system.
- ▣ **Ginger:** Ginger has anti-inflammatory and antioxidant properties that can help reduce inflammation and support your immune system.
- ▣ **Yogurt:** Yogurt and other fermented foods are rich in probiotics, which promote a healthy gut microbiome and can enhance immunity.
- ▣ **Spinach:** Leafy greens like spinach are high in vitamins C and E, as well as antioxidants and beta-carotene, which can strengthen your immune system.
- ▣ **Almonds:** Almonds are a good source of vitamin E, which is an important antioxidant that can help protect your immune cells.
- ▣ **Sunflower Seeds:** These seeds are high in vitamin E, selenium, and zinc, which are essential for immune function.
- ▣ **Turmeric:** Curcumin, the active compound in turmeric, has anti-inflammatory and antioxidant properties that may support your immune system.
- ▣ **Green Tea:** Green tea is rich in antioxidants, particularly EGCG, which can enhance immune function.
- ▣ **Poultry:** Chicken and turkey are good sources of lean protein and vitamin B6, both of which play a role in maintaining a healthy immune system.
- ▣ **Fish:** Fatty fish like salmon, mackerel, and trout are high in omega-3 fatty acids, which have anti-inflammatory properties and can support immune function.
- ▣ **Mushrooms:** Some types of mushrooms, such as shiitake and maitake, contain compounds that may enhance the immune system.
- ▣ **Legumes:** Beans, lentils, and chickpeas are rich in fiber, protein, and various vitamins and minerals that support overall health, including immunity.
- ▣ **Water:** Staying well-hydrated is crucial for maintaining a strong immune system. Water helps transport nutrients and remove waste products from the body.



AS A GIFT TO YOU, THE READER, HERE IS A FREE DOWNLOAD CONTAINING THESE ITEMS ON A GROCERY LIST.

FRUITS

- Citrus Fruits: Oranges, lemons etc.
- Berries
- Grapefruits
- Pineapple
- Watermelon
- Kiwi
- Banana
- Apple
- Peach
- Plum
- Pear
- Avocado
- Mango
- Grapes
- Dragon Fruit
- Papaya
-
-
-

VEGETABLES

- Spinach
- Broccoli
- Garlic
- Sweet Potatoes
- Bell Peppers
- Carrots
- Kale
- Cauliflower
- Cabbage
- Brussels Sprouts
- Tomatoes
- Onions
- Asparagus
- Zucchini
- Pumpkin
- Artichokes
- Turnip Greens
-
-
-

GRAINS

- Quinoa
- Brown Rice
- Oats
- Barley
- Buckwheat
- Farro
- Amaranth
- Millet
- Freekeh
- Wild Rice
- Couscous
- Chia Seeds
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HERBS

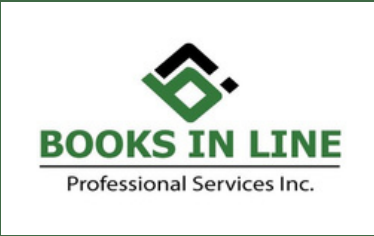
- Basil
- Thyme
- Rosemary
- Oregano
- Turmeric
- Cilantro (Coriander)
- Parsley
- Mint:
- Dill
- Chives
- Sage
- Cinnamon
- Cumin
-
-

NUTS & SEEDS

- Almonds
- Walnuts
- Pecans
- Cashews
- Pistachios
- Macadamia Nuts
- Chestnuts
- Chia Seeds
- Flaxseeds
- Sunflower Seeds
- Pumpkin Seeds (Pepitas)
- Sesame Seeds
- Quinoa Seeds
-
-
-

LEGUMES

- Lentils
- Chickpeas (Garbanzo Beans)
- Black Beans
- Kidney Beans
- Pinto Beans
- Cannellini Beans
- Split Peas
- Green Peas
- Red Lentils
- Black-eyed Peas
- Fava Beans
- Lima Beans
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where our podcasters delve into the significance of well-being based on their personal experiences. It's a valuable opportunity to gain insights and make the most of your time, focusing on meaningful content.

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ISSUE No 07

Podcast Treasures

OUR WELLNESS EXPERTS SHARE SECRETS TO A BALANCED LIFE

Unlock Your Full Potential:

INFORMATIVE, EDUCATIONAL, AND TIME WELL SPENT WITH OUR WELLNESS PODCASTS

Episode 21



DEBBI SLUYS

Debbie discusses her journey with vision boards, emphasizing their impact on mental and physical well-being. She emphasizes self-inclusion, steering clear of materialistic goals, and choosing a power word for goal anchoring. The conversation underscores vision boards' role in setting intentions and manifesting positive life changes.

Episode 22



CHRISTINA

Christina talk about CFIB's role in supporting Canadian small and medium-sized businesses. Christina details how they advocate for their 97,000+ members to the government, focusing on their efforts during COVID-19. They also highlight CFIB membership benefits, including exclusive programs, savings, and business resources.

Episode 23



LEA & MARGARET

Margaret and Lea talk about their program, "Unshakeable Me," empowering teen girls to be their best selves, emphasizing emotional resilience and equipping them with essential life tools.

Episode 24



KAREN JONES

Unlock your mind's power. Explore hidden thoughts and emotions, heal childhood wounds, and address past experiences' impact. Empower yourself for a resilient present and discover your mind's strength in this episode!
With **KAREN JONES**

Episode 25



KAREN MARTH

Learn Core Cleaning's heartwarming origin and thoughtful gift certificates for babies, illness support, or seniors. Join Karen Marth for cleaning and greening tips in this inspiring chat!

Podcast Treasures

OUR WELLNESS EXPERTS SHARE SECRETS TO A BALANCED LIFE

Unlock Your Full Potential:
**INFORMATIVE, EDUCATIONAL, AND TIME
WELL SPENT WITH OUR WELLNESS PODCASTS**

Episode 26



HEATHER MARTIN

Heather introduces Simply Sacred Shoppe's services, from counseling to energy healing, and highlights events like the Enchanted High Tea Party and Magical Vision Board session. She focuses on a safe client space and unique offerings, including gift certificates and the Magical Christmas Box.

Episode 27



HADRIANA

Meet Hadriana Leo, a finance coach for women and Wealth Strategist at @Money Navigator International. In this podcast, Shaelene and Hadriana explore financial wellness.

Episode 28



KAREN ROSS

Karen, a certified hypnotherapist, tailors sessions to client needs, covering pain, sleep, and unique fears. Hypnosis helps with emotional challenges like difficult divorces. Karen dispels misconceptions and includes a brief exercise.

Episode 29



KAREN OMAND

Karen specializes in divorce grief, comparing it to grief after loss. The conversation delves into its emotional and physical impacts, stressing the need for acknowledgment and support.

With **KAREN OMAND**

Episode 30



KAYLEIGH

Explore mindset coaching with Kayleigh Kennedy from Conway Consulting. Learn to overcome entrepreneurial mistakes for success. Kayleigh emphasizes mindset, clear goals, and a growth-focused environment.



EXPLORING THE NINE

Elements of Holistic Wellness

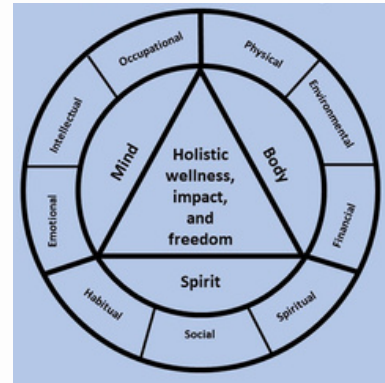


JEFF BORSCHOWA
CONTRIBUTOR

The Ontario Wellness Network is based on the Nine Elements of Holistic Wellness.

In turn, the Nine Elements of Holistic Wellness are based on the central premise that people would like to be whole. We believe that most people should be focusing on holistic wellness, impact, and freedom in their lives.

We will apply the Nine Elements of Holistic Wellness to help you navigate your personal wellness journey.



We will define wellness for the purposes of this article as the “conscious, deliberate process that requires a person to become aware of and make choices for a more satisfying lifestyle.” This definition of wellness is based on the work of Dr. Peggy Swarbrick and her Eight Wellness Dimensions (see more below on the origins of the Nine Elements of Holistic Wellness). We are focusing on being conscious, being deliberate, and choosing our wellness journey.

Eight Wellness Dimensions

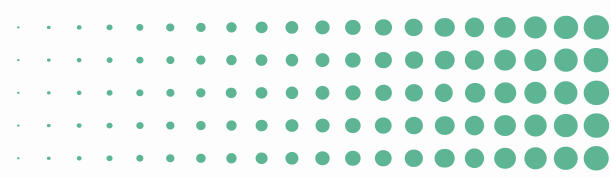
I would be very remiss if we didn't thank Dr. Swarbrick for the creation of the Eight Wellness Dimensions. As noted above, we are relying on her research and definitions for the first eight projects that we undertake. You can learn more about Dr. Swarbrick and her work at:

<https://alcoholstudies.rutgers.edu/mapping-mental-health-dr-swarbrick-the-eight-wellness-dimensions>



The Nine Elements of Holistic Wellness are divided into three core areas: Mind, Body, and Spirit.

Mind, Body, and Spirit represent the three central areas of wellness. We recommend that you improve each area one at a time.



Maslow's Hierarchy of Needs

Everything we do in relation to the Nine Elements of Holistic Wellness is further built upon Abraham Maslow's research and hierarchy of needs model. Maslow was an American psychologist who is credited with popularizing self-actualization.

From the bottom of the hierarchy upwards, the needs are physiological (food and clothing), safety (job security), love and belonging needs (friendship), esteem, and self-actualization. Needs lower down in the hierarchy must be satisfied before individuals can attend to needs higher up.

- *Physiological needs - air, water, food, shelter, sleep, clothing, reproduction*
- *Safety needs - personal security, employment, resources, health, property*
- *Love and belonging - friendship, intimacy, family, sense of connection*
- *Esteem - respect, self-esteem, status, recognition, strength, freedom*
- *Self-actualization - desire to be the most that one can be*

You can learn more about Maslow and his Hierarchy of Needs here:

<https://www.simplypsychology.org/maslow.html>





Atomic Habits (by James Clear)

“If you get one percent better each day for one year, you'll end up thirty-seven times better by the time you're done.”
<https://jamesclear.com/continuous-improvement>

You can watch a great video summary of the book here:

<https://www.youtube.com/watch?v=PZ7IDrwYdZc>

The final project is “habitual.” I will credit this last piece of the puzzle to James Clear and his book “Atomic Habits.”

We can only have limited or temporary success applying the first eight projects. We only see exponential and lasting results once we incorporate our wellness journey into daily success habits.



We created the Ontario Wellness Network Magazine in order to share international wellness resources and content with our network. The Ontario Wellness Network focuses on local resources.

The Ontario Wellness Network is a local Magazine designed to support our fellow human beings as they embark on their own personal wellness journeys. Our audience wants to learn how they can implement and improve one dimension of wellness in their lives at a time. Our contributing experts share their practical tips on wellness in one of the Nine Elements of Holistic Wellness (NEHW).

We ask our experts to share their practical tips on wellness in one of the Nine Elements of Holistic Wellness:

1. Emotional – coping effectively with life and creating satisfying relationships.
2. Intellectual – recognizing creative abilities and finding ways to expand knowledge and skills.
3. Occupational – personal satisfaction and enrichment derived from one’s work.
4. Physical – recognizing the need for physical activity, diet, sleep, and nutrition.
5. Environmental – good health by occupying pleasant, stimulating environments that support well-being.
6. Financial – satisfaction with current and future financial situations.
7. Spiritual – expanding our sense of purpose and meaning in life.
8. Social – developing a sense of connection, belonging, and a well-developed support system.
9. Habitual – creating an intentional plan to habitualize the Nine Elements of Holistic Wellness in your daily rituals. We want to deliberately and intentionally create the habits that help us become a more holistic person.

Distribution & Readership

We designed the Global Wellness HQ and the Ontario Wellness Network as Digital Magazines to be easily shared. We encourage our readers to share the magazine with their networks. We are different from most marketing options out there. We do not track our distribution, we track the impact our magazine has on our advertisers and their audiences. We encourage all of our contributors and advertisers to share this with their networks.



Work with Ontario Wellness Network

- 1) JOIN OUR COMMUNITY
- 2) ATTEND OUR WEEKLY VIRTUAL WORKSHOP (OR CO-HOST ONE)
- 3) ATTEND OUR WEEKLY ZOOM NETWORKING EVENT
- 4) BE A GUEST ON OUR PODCAST TO MEET OUR COMMUNITY
- 5) CONTRIBUTE ARTICLE OR ADVERTISEMENT TO OUR MAGAZINE
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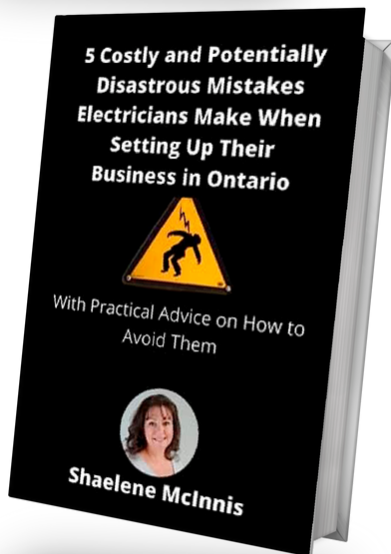
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Healing For The Mind, Body And Soul

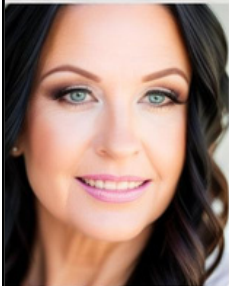
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Mistakes Canadian Business Owners Make

WHEN FILING TAXES

Tax time is here again, and it is likely you have a lot to do. While you might be worried about the amount of taxes you need to pay, do not forget that there are steps you can take to avoid paying more than necessary. Here are some mistakes to avoid.

FOR MORE INFORMATION ON TAX FILING FOR CANADIAN BUSINESSES,

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1. Not Filing Your Tax Returns on Time.

It is important to file your tax returns on time. If you miss the deadline, you may have to pay a late-filing penalty and interest.

2. Not Claiming Every Tax Credit You are Entitled To.

If you have any tax credits, be sure to claim them on your return. Not claiming all available credits could mean that you are missing hundreds or even thousands of dollars in savings. Remember to claim your medical expenses, donations, and childcare expenses.

3. Forgetting to Update Your Business Information.

If you have a corporation, partnership, or trust, it is important to keep your business information up to date with CRA (Canada Revenue Agency) throughout the year. This includes updating your address.

4. Failing to Report Income That Was Not Reported on Your T-slips.

If you receive income from any source other than a T-slip, it is important that you report this information to CRA and may work in your favour if you are applying for a mortgage for example. Approval will depend on the income you report on your income tax returns.

5. Forgetting to Report Capital Gains

from Investment/Income Properties You Sold. If you sold properties for a profit during the year, it is important that you report these transactions to the CRA. While the sale of your primary residence is exempt from taxation, you are still required to report it on your personal income tax return.

6. Showing different Net amounts (income without HST

(Harmonized Sales Tax) on your income tax return and your HST remittance. The dollar amount should be the same on both returns.

7. Showing a disproportionate amount of expenses compared to income.

I once had a self-employed client come to my office with \$16,000+ in meals expenses on his income of \$48,000.

The era of horses and carriages ended with the appearance of engine-based cars. At the end of the 1800s, cars began to replace those precursor means of transportation bit by bit. And by the early 1900s, thanks to Henry Ford, cars started to flourish. This led to another new problem for storage.



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EMBRACING THE NEW YEAR WITH THE RIGHT MINDSET: A PATH TO GROWTH AND POSITIVITY

Writer : Heather Martin

As the calendar turns a new leaf and the clock strikes midnight, the arrival of a new year brings with it a sense of renewal and opportunity. It's a chance to leave behind the trials and tribulations of the past and embark on a journey filled with promise and potential. However, the key to making the most of the new year lies not only in setting resolutions but in adopting the right mindset to navigate the challenges and joys that lie ahead.

Reflecting on the Past:

Before diving headfirst into the new year, it's essential to take a moment to reflect on the year gone by. Acknowledge the achievements, the lessons learned, and the growth experienced. Embrace the challenges as stepping stones that have led you to this point, armed with newfound wisdom and resilience. Reflection provides a solid foundation for building a positive mindset, enabling you to appreciate the journey and prepare for the road ahead.



Setting Realistic Goals:

While setting goals for the new year is a common practice, it's crucial to approach this tradition with a sense of realism. Instead of overwhelming yourself with an extensive list of resolutions, focus on a few key goals that align with your values and aspirations. Whether personal or professional, setting realistic and achievable goals sets the stage for success, boosting your confidence and motivation.

Cultivating a Growth Mindset:

A growth mindset is the belief that abilities and intelligence can be developed through dedication and hard work. Embrace challenges as opportunities to learn and grow, rather than obstacles to overcome. Approach setbacks with resilience, viewing them as temporary setbacks rather than insurmountable failures.

A growth mindset not only fosters a sense of continuous improvement but also enhances your ability to adapt to change and embrace new opportunities.





Practicing Gratitude:

In the hustle and bustle of daily life, it's easy to overlook the positive aspects that surround us. Cultivating a mindset of gratitude involves acknowledging and appreciating the small victories, the support of loved ones, and the opportunities that come your way. Gratitude has been linked to improved mental well-being, increased resilience, and a more optimistic outlook on life, making it a powerful mindset to adopt as the new year unfolds.

CONCLUSION:

As we step into the new year, armed with resolutions and aspirations, let us not forget the transformative power of the right mindset. By reflecting on the past, setting realistic goals, cultivating a growth mindset, practicing gratitude, and embracing positivity, we can navigate the uncertainties of the future with resilience and optimism. The new year becomes not just a marker of time but a canvas on which we paint our journey, guided by the brushstrokes of a mindset attuned to growth, gratitude, and positivity.

How to Submit An Article to Ontario Wellness Network



SHAELENE MCINNIS

The Ontario Wellness Network is on a collective mission to make the world a better place. We hope you will join our mission!

We believe in supporting local businesses and building stronger communities by sharing information and resources.

We created the magazine you are reading now in order to allow local businesses like yours to share their message with our community. We personally hand-pick our contributors and we screen their articles to make sure they are providing interesting and relevant information.

Our main criteria for deciding who to include in each edition of the Ontario Wellness Network Magazine is very simple. To contribute articles, you must be:

1. A local business providing products, services, and/or jobs to residents of Ontario.
2. A local business who wants to improve the community you serve by sharing interesting and relevant information.
3. Willing to support other local businesses in Ontario.

We strive to keep our article submission process very simple too. We want it to be very easy for local businesses to contribute articles for inclusion in our magazine. Here is our five step Article Submission Process:

1. Visit our website:
2. Purchase an article submission
3. Submit your article through our portal
4. Review and approve your draft article
5. Share your article with others

<https://ontariowellnessnetwork.com/magazine>



www.reallygreatsite.com

The end result is a professionally designed digital magazine that you can share with potential clients. Your article will help potential clients decide if they want to work with you. And, if you are a fit, you can share the next step that they need to take in order to work with you.

What to Include in your Article

The Ontario Wellness Network team are raving fans of Simon Sinek and his concept of the golden circles. Sinek teaches us that nobody cares about what we do or how we do it until they align with our greater why. We recommend that any article submitted for publication focus on the “why” of what you do.

Once you clearly state your why, you can go on to share your how and your what.

“Why” answers the question of purpose. It helps readers understand your cause and your beliefs. Why do you do what you do and why is that important to you?

“How” answers the question of process. Share the specific actions that you take with your clients in order to realize your “why.”

“What” answers the question of results delivered. The results you deliver to your clients are what you do. The “what” is the end result of your “why” and provides the tangible proof.

According to Sinek, most marketing starts with what and occasionally goes into how, rarely getting to why.

Starting with “why” will have a deeper impact on your audience.

We encourage the local businesses who submit articles to follow the why-how-what format for best results. We also encourage our contributors to share one of either three mistakes (and how to avoid them) potential clients should be avoiding or three tips to improve that area of a potential client’s life. For example, if you are a realtor, you might share three mistakes potential clients make when buying or selling a home. Or, you might share three tips on how to get your offer accepted.



Basically, share the information that you have earned in your career. Any expert in any field should be able to list off three common mistakes or three common tips. Typically, I encounter many experts who do this naturally in an

introductory meeting. Why not codify it and share it with our audience?

The end result is that you add value before the other party even decides to work with you. Assuming you have the expertise that you claim in your article, your perfect potential clients should be pursuing you.

Frequently Asked Questions about Article Submission

Why would I pay to participate and submit an article to Ontario Wellness Network?

We deliberately worded this question to use “would” not “should”, which is what we actually get asked the most. We personally do not believe we are in a position to tell anyone what they “should” be doing. We believe in serving those we are a perfect fit for, we will not try to convince someone who is not a perfect fit that they “should” work with us.

As for “would” you like to work with us, we can answer why others have chosen to work with us in the past. We have deliberately kept our costs to a minimum. We pass the efficiencies on to our local business partners. We want to deliver maximum value for minimum investment. This opens the door to a long and mutually beneficial relationship with our contributors. Our goal is to recover our production costs and pay our team fairly. The Ontario Wellness Network Digital Magazine is a networking and community-building tool first and foremost. You may wish to participate in our Digital Magazine if any of these apply to you:

- 1.**You have a complex product or service that requires educating your potential clients before they work with you.
- 2.**You believe that you can add value and grow your business.
- 3.**Your business can benefit from referrals and introductions.
- 4.**You would like to grow your business over time.
- 5.**You want to meet our other contributors. We host an online networking group to bring our contributors together. Participation in our networking group is optional at your discretion. We do know with certainty that those who participate do best. Our networking group is complementary for our current and past contributors.

Please do not participate in our Digital Magazine if you are desperate to grow immediately. Growth through our Digital Magazine takes patience and time. It can take up to two months for you to start receiving referrals from our magazine. We do not want to cause you any hardship if you need a more immediate influx of great new clients.

How do I contribute an article?

We have shared our five step Article Submission Process already. Follow the five steps and our system will guide you every step of the way.

Why do I pay before I submit my article?

We treat every article submission with great care. We ask our clients to pay in advance as we start working on the article as soon as we can. We keep our costs down by collecting payment up front. And, since we don't have to follow up for payment, we can turn your articles around much quicker too.

What is my deadline for submitting an article?

We commit to our clients that every complete and approved article that we receive by end of the day on the 15th of each month will be published in the month immediately following. For example, if you submit your completed and approved article at noon on February 15, we will publish your article in the March edition of the magazine.

Is there any incentive for submitting my article earlier in the month?

We create and layout our magazines in the order in which we receive the articles. Submitting your article earlier in the month will give you priority placement in the publication. Articles received on the fifteenth will be published near the back of the magazine. Our research confirms that articles placed near the front of the magazine have a higher readership engagement than articles placed at the back of the magazine.

I don't consider myself a writer. Can you help me?

First, you do not have to be a writer to submit an article for publication in our Digital Magazine. We offer a paid support option for those of you who need more help with the content creation. We can create a well-edited article that is entertaining and informational if you can provide a basic outline and talking points.

Second, we believe that most of you have the ability to write a short article. As we mentioned in our article, focus on solving problems for your potential clients. What challenges do they have that they need to solve before they can work with you? Solve one to three problems in an article and you will be their hero.

What if I need more help?

We have a team of professional researchers, writers, and editors at our disposal. We can recommend the right help to suit your needs and budget. We know from past results that an experienced person can save you a lot of time, energy, and money. We take the guess-work out of the equation by guiding you to the right help.

How often can I contribute an article?

We are in early stages of launching the Ontario Wellness Network. At this time, we are more interested in having great content than we are in setting boundaries. However, we do recommend that you contribute no more than one article per month. You will get more impact and reach more people if you consistently publish once per month.

How many people read the Ontario Wellness Network Digital Magazine?

The Ontario Wellness Network Digital Magazine is literally in its infancy. We are launching our first edition in February 2023. We will be tracking our distribution numbers on a go forward basis. We will point out that it is not how many people who read the magazine that matters, it is really about how many people reach out to you and become your clients.

You will get the best personal results from anyone you share the magazine with directly. The next best results will come from collaborating and connecting with other contributors.

But, if distribution matters, we have one distribution partner who will be sharing our Digital Magazine with at least **2,000** people in their community. We discourage people from participating in the magazine if they are relying purely on others to distribute the magazine.

As we stated in the article, the Ontario Wellness Network Digital Magazine is primarily a networking tool, designed to help you build relationships and community within your own networks.

My business is struggling. Can I contribute if I can't afford the investment?

First, we want to re-iterate that we are not making any promises of quick results. We focus on slow and steady, which produces long term results. You may not be a fit for us (or us for you) if you are concerned about the cost.

Having said that, we do offer a scholarship program for local businesses that truly need help and can't afford to submit an article. Reach out to our team in confidence and we will find a solution that works for you.

Can I buy an Article Submission as a gift for another business?

Believe it or not, we get this question on occasion. There are raving fans of a local business who want to find a way to show their appreciation. Contact our team and we will work out a gifting strategy based on your budget and their needs. We can help give a local business more exposure if they meet our criteria.

How can I benefit from being part of the Ontario Wellness Network?

The single biggest benefit is adding value to your existing network. You can easily do this by sharing the magazine with those you regularly communicate with. We find that our partners who share other digital magazines with their networks are the first to benefit. The readership truly appreciate quality information that is also helpful.

What do I need to submit with my article?

We ask our contributors to submit their article in Microsoft Word format. We need a copy of the article (under 1,000 words, please), the title of the article, your name as you want it to appear, and a high quality headshot.

How can I help spread Ontario Wellness Network's mission?

We ask our partners to share, share, and share.

The first share is to share within your own network.

The second share is to become an Ambassador and earn money while sharing with your social media contacts.

The third share is to join our private community and share what you do with other members of our network.

We all win when we come together to support local businesses.

Do you offer any type of guarantee?

We guarantee our work. However, we cannot guarantee that your article will resonate with our community. We do everything in our power to make sure your business benefits from our partnership. We will tell you this up front, we are not a perfect fit if you need a guarantee. We partner with our clients and find ways to continue adding more and more value.



Do you have any special pricing for Books in Line VIP Clients?

The Ontario Wellness Network Magazine is proudly sponsored by Books in Line. The Books in Line team loves supporting their clients beyond taking great care of their bookkeeping and accounting needs. Here are some of the benefits of being a Books in Line VIP Client:

- All Books in Line VIP Clients receive a free quarter page advertisement in our monthly magazine as long as they are actively working with Books in Line.
- All Books in Line VIP Clients are eligible for further discounts on half page and full page advertisements (see below).
- Books in Line offers a free 1,000-word article submission to our advertisers who purchase a full price advertisement.

For Books in Line VIP Clients, we offer the following special pricing.

Advertisement	Regular Price*	Books in Line VIP Client Price*
Quarter Page Ad	\$750.00	\$0.00
Half Page Ad	\$1,075.00	\$750.00
Full Page Ad	\$1,925.00	\$1,075.00
1,000 Word Article	\$625.00	\$250.00

*Prices are exclusive of HST

You can learn more here:

<https://www.ontariowellnessnetwork.com/products/181677-Ontario-Wellness-Network-Magazine>

Contact Books in Line directly if you are not yet a VIP Client but would like to learn more about becoming one.

WELLNESS RELATED PODCAST



**Ontario Wellness
Network Podcast**

**Happier with
Gretchen Rubin**



**Feel Better Live More -
Dr Chatterjee**

**The Food Medic –
Dr. Hazel Wallace**



Therapy For Black Girls

**The Anxiety Slayer –
Shann Vander and
Ananga Silver**



TOP 3 RELATED PODCAST

Explore untold stories and perspectives



Our seasoned guests will divulge practical tips and strategies focused on emotional, intellectual, occupational, physical, environmental, financial, spiritual, social, or habitual wellness.

Dedicated to providing a comprehensive resource, our podcast is designed for individuals seeking to integrate the Nine Elements of Holistic Wellness into their daily lives. Whether you're looking to cultivate a healthier mind, body, or spirit, join us on this enlightening exploration as we unlock the secrets to a balanced and fulfilling life. Elevate your well-being and discover the path to holistic living with our insightful conversations and expert advice.

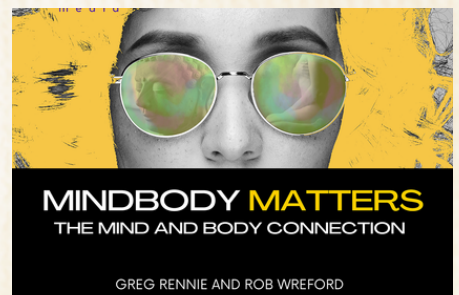
Ontario Wellness Network Podcast Talk

[Watch more!](#)



Mindbody Matters

MindBody Matters, hosted by Greg Rennie and Rob Wreford, delves into the intricate link between the mind and body, exploring the profound connection between physical and emotional health. Each episode features in-depth discussions on health and wellness topics, incorporating the latest research and insights from experts. Beyond expert perspectives, the hosts invite guests to share personal stories, offering a diverse exploration of overcoming mind-body challenges. MindBody Matters is a Graype Media podcast available on Acast. Listen in to uncover the intersection of mental and physical well-being.



[Watch more](#)



What Really Works? A Mental Health Podcast for Young People



CMAJ Podcasts: Exploring the latest in Canadian medicine from coast to coast to coast with your hosts, Drs. Mojola Omole and Blair Bigham.

CMAJ Podcasts delves into the scientific and social health advances on the cutting edge of Canadian health care. Episodes include real stories of patients, clinicians, and others who are impacted by our health care system.

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FOCUS ON CHARITY

We would like to highlight two charities that mean a lot to us in Ontario. Part of our personal wellness journey has included finding the causes that matter the most to us and looking for ways we can add value to them. One of the best ways we know of to support a local charity is to share their mission with others. What charities would you like us to feature in Ontario?

VICTIM SERVICES DURHAM REGION

Supporting survivors of crime and tragedy. When the unthinkable happens, they are here to support with crisis response, intervention and prevention services.

They will help you...

Whether you've lost a loved one, been a victim of a crime, experienced online exploitation or are in an abusive relationship, they will help you.

Get free, confidential support without judgment. They are here to hold your hand and help you start rebuilding your life in the hours and days after a tragedy occurs.

<https://www.victimservicesdurham.ca/home>

VICTIM SERVICES OF PETERBOROUGH NORTHUMBERLAND

From infants to the elderly, violence affects people of all stages of life.

Every day across Peterborough and Northumberland Counties, victims of crime and tragedy struggle to overcome the personal impact of domestic violence, sexual assault, homicide, break and enters, theft and fraud, sudden death, criminal harassment, assault, fire, and motor vehicle accidents. Agencies like VSPN seek to help rebalance the negative impact of violence by empowering and supporting victims on their journey to recovery.

<https://victimservicespn.ca>

PERSONAL INCOME TAX CHECKLIST

- ✓ INCOME
- ✓ PROVIDE ALL SLIPS (T4, T5, T3, T4RSP, ETC)
- ✓ RENTAL INCOME
- ✓ ALIMONY? WHEN DID IT START?
- ✓ CHILD SUPPORT? WHEN DID IT START?

*Did you sell investments, real estate, etc.?
Please provide Capital gain/loss statement.*

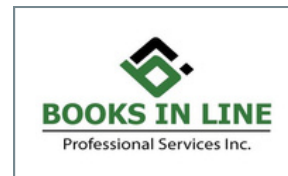
- ✓ DO YOU HAVE BUSINESS INCOME?
- ✓ DO YOU RECEIVE BURSARIES?
- ✓ ANY OTHER SOURCES OF INCOME?
- ✓ PREVIOUS YEAR'S ASSESSMENT?
- ✓ DEDUCTION & CREDITS
- ✓ PROVIDE ALL SLIPS (RRSP, DONATIONS,
TUITION, UNION DUES, ETC.)

*Did you have medical expenses for yourself and
or immediate family members,
including premiums for health insurance, nursing
home care, and trips to doctors or
hospitals over 40km? Please provide the name of
the patient, the type of medical
expense (dental, prescriptions, etc), and the
amount.*

- ✓ DO YOU HAVE MOVING EXPENSES (MOVED
40KM CLOSER TO A NEW PLACE OF
WORK)?
- ✓ DO YOU PAY ALIMONY?
- ✓ DO YOU PAY CHILD SUPPORT?

- ✓ DO YOU HAVE CHILDCARE AND DAYCARE
EXPENSES INCLUDING CAMP?
- ✓ DID YOU ADOPT A CHILD OVER THE PAST
YEAR?
- ✓ DID YOU HAVE INTEREST EXPENSE AS A
RESULT OF INVESTMENT ACTIVITIES?
- ✓ DID YOU PAY INVESTMENT ADVISOR FEE OR
FEES FOR ACCOUNTANTS RELATING TO
YOUR INVESTMENTS?
- ✓ ARE YOU, YOUR SPOUSE OR DEPENDANT
DISABLED? (FORM T2201 IS REQUIRED)?
- ✓ DO YOU HAVE ATTENDANT CARE
EXPENSES?
- ✓ DO YOU HAVE EXPENSES AS A
REQUIREMENT OF YOUR EMPLOYMENT?
(VEHICLE, HOME
OFFICE, SUPPLIES, FORM T2200 IS
REQUIRED)

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BOOKS IN LINE PROFESSIONAL SERVICES INC.

*Preparing for filing income taxes can be a
stressful time. At Books In Line we want to
reduce that stress by providing you with a
personal income tax checklist to follow.*

Did you work from home in 2020 due to COVID-19? (to be eligible for either the temporary flat rate or detailed method, you would have to have worked more than 50% of the time from home for a period of at least four consecutive weeks. For the temporary flat rate method, there is no form or employer signature required, but for the detailed method you will need to provide a completed and signed T2200S or T2200 form by your employer.)

✓ **DID YOU USE THE HOME BUYERS PROGRAM FOR PURCHASING YOUR HOME?**

If you own your home, please provide property taxes paid and number of months in the home.

If you rent, please provide the total rental paid for the year, number of months in the home and your landlord's name.

✓ **DO YOU HAVE PROFESSIONAL MEMBERSHIP DUES E.G.: ONTARIO TEACHERS, NURSES, ETC.?**

✓ **DO YOU HAVE TUITION EXPENSES OR EXAMINATION FEES OR DID YOUR DEPENDENTS NOT CLAIM THEIR ENTIRE ENTITLEMENT TO THESE? (YOU CAN FIND THE T2202 FORM ON YOUR DESIGNATED EDUCATIONAL INSTITUTION (DEI) WEBSITE)**

- ✓ **DID YOU PAY INTEREST ON STUDENT LOANS OVER THE PAST YEAR OR LAST YEAR?**
- ✓ **ARE YOU A VOLUNTEER FIREFIGHTER OR SEARCH AND RESCUE VOLUNTEER?**

Did you perform renovations on your home over the past year to make it safer and more accessible for a senior family member?

Did you have any eligible teaching supplies that were purchased for teachers and early childhood educators only?

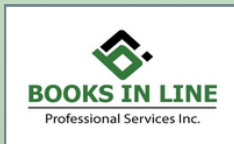
✓ **DID YOU RECEIVE A T5008?**

If so please ensure both box 20 and 21 are completed. If you do not see the book value please ask your investment advisor for this information as we cannot complete your return without it.

✓ **ARE YOU A FIRST-TIME HOMEBUYER?**

✓ **IF ELIGIBLE, DO YOU WANT TO SPLIT PENSION INCOME?**

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Essential Reading

“Not all readers are leaders, but all leaders are readers.” ~ Harry S. Truman

“Poor people have big TVs, rich people have big libraries.” ~ Jim Rohn

Here are ten books that we believe everyone in business should read:

Endless Referrals by Bob Burg

The Go-Giver by Bob Burg and John David Mann

How to Win Friends and Influence People by Dale Carnegie

The 7 Habits of Highly Effective People by Stephen Covey

The E-Myth Revisited by Michael Gerber

Focus on Impact by Wendy Lipton-Dibner

Obvious Adams: The Story of a Successful Businessman by Robert R. Updegraff

80/20 Sales and Marketing: The Definitive Guide to Working Less and Making More by Perry Marshall

Detox, Declutter, Dominate: How to Excel by Elimination by Perry Marshall and Robert Skrob

The 4-Hour Workweek: Escape 9-5, Live Anywhere, and Join the New Rich by Tim Ferriss



Take a moment to reflect, what books have had the biggest impact on your life, either personally or professionally?



How to Improve Cash flow in your Business



JEFF BORSCHOWA
CONTRIBUTOR



Cash flow issues are the silent killer of many businesses.

Too many simply accept the statistic that 80% of businesses fail within their first five years, and 80% of those that make it to five years fail in the next five years. That means that only 4% of businesses survive to their tenth anniversary.

That is not an acceptable success rate in any industry, why do we accept it for businesses? The good news is that there are simple ways to improve the chances of survival for any business.

In Cash Flow Club, we focus on implementing ways to help our members:

- **Increase quantity of inbound cash**
- **Increase speed of inbound cash**
- **Decrease quantity of outbound cash**
- **Decrease speed of outbound cash**



This article is not meant to be exhaustive. Consider it a starting point on your journey to business wellness. Use the points here as a reference and get the help you need.

Personally, I would consider the items in this article as a way to start the conversation with your existing advisors in order to get the help that you need.

The most often overlooked solution to inconsistent or unpredictable cash flow is to create new revenue streams. It is cheaper and easier to introduce either new products or new services to existing clients than it is to find new clients.



Some of my favorite ways to increase the quantity of inbound cash include:

- **Membership programs**
- **Educational content**
- **Increase customer average spend per purchase with new offerings**
- **Increase frequency of customer purchases**
- **Increase referrals**

The best news is that many of these cash flow solutions can be implemented quickly and with immediate positive impact.

Next, we want to accelerate inbound cash flow (Inflow). The easiest ways to accelerate the speed of cash coming in is to:

- **Invoice faster**
- **Use online tools to track and collect payments**
- **Offer a subscription service with clients paying monthly**



Increasing the quantity and speed of inbound cash can have a dramatic effect on a business. I worked with a small electrical company that was perpetually stuck at \$150,000 in annual revenues. We cleaned up their invoicing, improved cash collections, and started putting money in the bank. We were able to eliminate accounts receivables within two months. Having the cash in their bank account allowed the business to flourish. They ultimately grew to over \$3 million in annual revenues.

They had been providing free financing to their clients. This "free" financing was costing them their ability to grow. Once we stopped this practice, they had the money they needed to invest in their own business.

The inflow of cash is critical to a business if it wants to survive and thrive. The outflow of cash is just as critical.

The first aspect of outflow is to decrease total outbound cash Flow. We can do this in many ways. My top three are:

- **Negotiating with vendors for discounts**
- **Evaluating budget and Return On Investment for expenditures**
- **Look for preferred vendor and bulk discounts**

The last area we look at in Cash Flow Club is the deceleration of outbound cash flows. We can do this by:

- **Negotiating extended terms with vendors**
- **Matching credit type with purchase type**
- **Delaying non-essential payments**
- **Deferring non-essential purchases**

I am often asked where someone should start first.

That is a loaded question as it really depends on your greatest challenges in business. My first step is to get crystal clear on the inflows and outflows in your business. You must understand both their size and their timing.

Once you know where your gaps are, fix the biggest problem first. Work backwards until you have a fully optimized cash generating machine.



KEY STRATEGIC PARTNER PLAN



JEFF BORSCHOWA
CONTRIBUTOR

Your network is your single biggest and most valuable asset. You MUST nurture it as you would a goose that lays golden eggs. Know the difference between tactical and strategic relationships.

Tactical relationships are common in business networking today. The focus of a tactical relationship is simply on getting the very next client.

Strategic relationships will bring you a steady stream of Dream Clients over time. Treat each type of relationship with the level of respect each deserves.

When you are creating your Key Strategic Partner Plan, you must focus on building mutually beneficial quality relationships (not quantity). Your goal is to have three Key Strategic Partners per category.

There are the five steps to building your own personal Key Strategic Partner Plan. Do them in order, as one builds upon the next.

The five steps to building a Key Strategic Partner Plan are:

Step 1 - Which categories are most relevant to your business?

Step 2 - Who do you already know, like and trust that would be a great Key Strategic Partner?

Step 3 - Reach out to your network to engage with them.

Step 4 - Fill in any gaps through deliberate networking.

Step 5 - Optimize your network through ongoing contact.

The wagon wheel symbolizes your network. Your Key Strategic Partners are like the spokes, they connect you to your Dream Clients.

The three contact columns include the words Crawl, Walk, and Run for a reason. The Contact 1 column includes your favorite Key Strategic Partners. Learn to crawl here. Get really good at nurturing these relationships before you go on to Contact 2 (and eventually Contact 3).



Key Strategic Partner Plan

Category	Contact 1 (Crawl)	Contact 2 (Walk)	Contact 3 (Run)





You start by crawling with your best contacts, work up to the rest. When you are networking, don't be a referral mooch! Be intentional in receiving and giving referrals. Make sure you express gratitude to everyone who helps you out.

A great connector builds their network with intention. I personally recommend having daily habits so that you build your network every single day. Great habits include expressing gratitude, reaching out, following up, offering to help, and listening. What habits can you implement?

Tips to engage your contacts:

Contact column 1 – these are your favorite Key Strategic Partners. You should engage with each of them at least once a month. Invite these contacts to a private LinkedIn group and regular Zoom group sessions. They will be part of your Influential Interviews and Meaningful Mastermind.

Contact Columns 2 and 3 are invited to LinkedIn Group and weekly Zoom sessions.

Introduce your Key Strategic Partners in each column to others in the same column. You can add enormous value to them just by doing that.

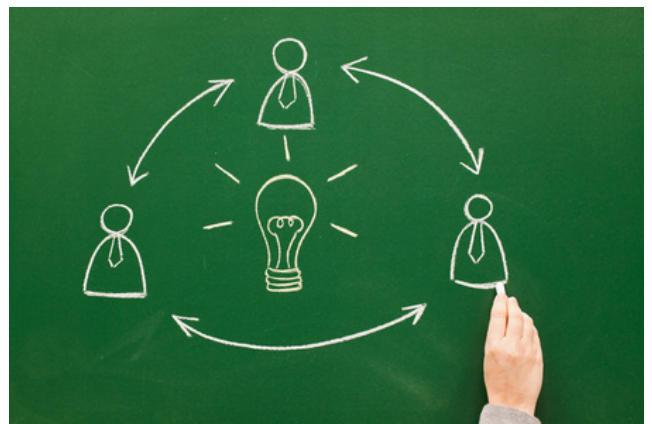
Imperfect execution is always better than perfect but incomplete. Just do it! You will get better with practice.

I love the Chinese Proverb: “The best time to plant a tree was 20 years ago. The second best time is now.” In the context of Key Strategic Partners, this means that if you want success and growth in the future, the best time to act is now.

Use the image below to create your own Key Strategic Partner Plan. I tell my clients all the time that it is easy to complete the Key Strategic Partner Plan. Sadly, it is just as easy to not do it.

Do you want a business that attracts a steady stream of Dream Clients? If you do, please consider creating your own personal Key Strategic Partner Plan.

I have worked with thousands of businesses. EVERY SINGLE ONE would have benefited from implementing a personalized Key Strategic Partner Plan.



ONTARIO WELLNESS NETWORK

The Ontario Wellness Network Magazine is a monthly digital publication, showcasing wellness businesses and advice in Ontario and around the world. Our audience is primarily individuals who are focused on improving their personal wellness.

ADVERTISING RATES

Front Cover Package - \$3,150.00

- Front cover, full color picture or montage
- Credit on the contents page
- Full page advertisement
- Full page of editorial
- Hyperlink from the editorial in the digital version to any dedicated URL
- Premium listing in the business directory

Special Position - \$2,525.00

One of: inside front cover, inside back cover, or back cover

Full page advertisement

Full page of editorial

Hyperlink from the editorial in the digital version to any dedicated URL

Premium listing in the business directory

Notes:

- Ask about discounts for inclusion in multiple issues of our digital magazine. All advertisements are in full color.
- Technical specifications will be supplied upon completion of your advertising agreement.
- Learn more about advertising with us by visiting our website here

https://www.ontariowellnessnetwork.com/cart/181677-Ontario-Wellness-Network-Magazine/one_step

Full Page Advertisement - \$1,925.00

- Hyperlink from the editorial in the digital version to any dedicated URL
- Basic listing in the business directory

Half Page Advertisement - \$1,075.00

- Hyperlink from the editorial in the digital version to any dedicated URL
- Basic listing in the business directory

Quarter Page Advertisement - \$750.00

- Hyperlink from the editorial in the digital version to any dedicated URL
- Basic listing in the business directory



ONTARIO WELLNESS NETWORK

PIONEER PACKAGE

We offer a unique package for pioneers who are willing to take a chance on something new. For all NEW advertisers, you can pay a one time fee and receive the following over the course of a year:

- One Front Cover Package (regular price \$3,150.00)
- One Special Position - inside front cover (regular price \$2,525.00)
- One Special Position - inside back cover (regular price \$2,525.00)
- One Special Position - back cover (regular price \$2,525.00)
- Monthly (12) Full page advertisement (regular price \$1,925.00 x 12 = \$23,100.00)
- Monthly (12) Half page advertisement (regular price \$1,075.00 x 12 = \$12,900.00)
- Monthly (12) Quarter page advertisement (regular price \$750.00 x 12 = \$9,000.00)
- Monthly 1,000 Word Article submissions (\$625.00 x 12 = \$7,500.00)

Total value: \$63,225.00

PURCHASE A PIONEER PACKAGE BEFORE FEBRUARY 15, 2024 AND YOU PAY...\$7,250.00

Want to manage your cash flow? We will break this down into two equal payments for you. The first payment is due at signing and the second payment is due within 90 days of the first.

SPECIAL ANNUAL PRICING

We have special annual pricing for any new advertiser or content creator who signs up for the next twelve months. We do this because we want long term relationships with our advertising and content partners.

Any new advertiser or content creator who prepays for their annual submissions will receive fifteen months of advertising or content for the price of twelve on all advertising and content packages.

Any new advertiser or content creator who prepays for six months of submissions will receive seven months of advertising or content for the price of six on all advertising and content packages.

Email info@booksinline.ca if you want to take advantage of our Special Annual Pricing.

Learn more about advertising with us by visiting
<https://www.ontariowellnessnetwork.com/magazine>



Back in 2008, Shaelene embarked on a transformative journey, transitioning from the confines of her corporate role to carve out a niche for herself by establishing an independent accounting firm. Over the years, she has not only built a thriving practice but has also become a trusted advisor for a multitude of businesses across the province of Ontario, earning accolades for her expertise in the intricate world of accounting.

In collaboration with her proficient team, Shaelene has played a pivotal role in the success stories of numerous business owners. Their modus operandi involves a carefully curated process that goes beyond conventional number-crunching.

It's a blend of enlightening educational resources and hands-on, pragmatic advice, creating a bespoke formula for each business's journey toward prosperity. It's not just about financial guidance; it's about fostering an environment where businesses not only survive but flourish under their meticulous care.

GET IN TOUCH

