

Stop what you're doing and read through some articles we think could give you an interesting perspective. Check out this week's Take 5.



### Here's what happens to your debt when you die

When you die, your estate pays your debts before distributing assets to heirs. Secured debts like mortgages get paid first, followed by unsecured debts like credit cards. Plan your estate with a financial advisor and lawyer to minimize debt burden on loved ones.



### Secrets of people who stay happy in the worst circumstances

Life throws curveballs, but you can bounce back. This article explores how to be resilient in the face of setbacks. It emphasizes accepting negative feelings, understanding your happiness set point, and focusing on what you can control. Social connection, finding small wins, and staying positive are also helpful strategies.



# Consumers in Canada prioritize value and trust amid inflation concerns

Canadians prioritize value for money amidst inflation. Price remains a key purchase factor but sustainability is becoming increasingly important. Consumers are willing to pay a premium for

sustainable products from trusted brands. Here other key findings on the PwC Canada's 2024 Voice of the Consumer survey.



#### Are meal kits worth the cost?

Meal kit delivery services can be more expensive than home-cooked meals, but they save time and reduce food waste. You can expect to pay around \$9.99 per serving, which is less than dining out but more than budget-friendly grocery shopping. See if getting your meals delivered can save you money and time.

# **Quote I'm pondering**

"The home is the chief school of human virtues."

- William Ellery Channing

Thanks for TAKING 5!

Scott

## Whenever you're ready... here are 3 ways I can help:

## Option 1.

Let's have a chat: Just CLICK HERE to see my calendar through our online scheduler. Then, select a time that works for you. The scheduler will book our time and send you the call-in details.

#### Option 2.

Let's "meet": If you would like to book a free, no-obligation information session, please email me at scottplaskett@ironshield.ca and we can coordinate a time that fits into your schedule.

#### Option 3.

Attend my next free webinar: Every Friday I get together online with a handful of other local business owners and share with them the most current research and insights into proper financial planning - specifically for business owners. If you'd like to participate or just listen in on the next session, please email me at <a href="mailto:scottplaskett@ironshield.ca">scottplaskett@ironshield.ca</a> and I'll forward you the details.