

It's time to take 5 minutes to refresh your mind. We think we found some interesting articles about personal finance that can save you time and money.



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FINANCIAL PLANNING

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4 questions to decide when travel insurance is worth it

Frequent traveler Miranda Marquit almost missed a crucial trip to China due to a visa delay. Thankfully, her travel insurance provided peace of mind, preventing potential financial loss. Marquit considers factors like trip distance, cost (especially above \$700), credit card coverage, and ease of purchase when deciding on insurance. [Learn](#) her four key questions for determining if travel insurance is worth it.



Eating fiber-rich foods could help prevent harmful gut bacteria growth

Enterobacteriaceae bacteria, while normally present in the gut, can become harmful at high levels. Researchers analyzed over 12,000 stool samples and found a microbiome "signature" predicting Enterobacteriaceae colonization. Notably, Faecalibacterium, boosted by fiber intake, seems to offer protection. This [study](#), published in Nature Microbiology, highlights diet's crucial role in gut health.



Here are the keys to unlocking housing-related tax savings this filing season!

Confused about homeownership taxes? The Canada Revenue Agency (CRA) has you covered! This [article](#) outlines tax benefits for various homeowner situations: saving for a home (HBP & FHSA), buying a first home (Home Buyer's Amount), renovating (HATC & MHRTC), selling (Principal Residence Exemption), and renting (PBRH).



Canada's job gains smash expectations and unemployment rate drops

Canada's job market significantly outperformed expectations in December, adding 91,000 jobs and lowering the unemployment rate to 6.7%. This surge, the largest since January 2023, defied economic concerns. [Read](#) the full article for a detailed breakdown of the sectors contributing to this positive employment news.

Quote I'm pondering

"The best preparation for good work tomorrow is to do good work today."
— Elbert Hubbard

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 scottplaskett@ironshield.ca and I'll forward you the details.
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