



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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Aeroplan family sharing explained

Aeroplan family sharing enables members to pool points with family. Instead of individual accumulation and redemption, families combine their earnings. This accelerates point accumulation, allowing for faster redemption on flights and rewards. This [feature](#) optimizes Aeroplan benefits by leveraging collective points for quicker travel access.



Download

Why vacation home prices are rising in Canada—despite a market slowdown

Canadian vacation home prices are projected to rise in 2025, despite fluctuating demand. Royal LePage forecasts a 4% national increase, with regional variances. Alberta is currently the most expensive, while Manitoba and Saskatchewan are the most affordable. Demand remains strong, reflecting enduring desires for recreational properties. For detailed regional breakdowns and market insights, [read](#) the full article.



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This is why you wake up at the same time every single night

Worrying about interrupted sleep worsens it, creating a stressful cycle. Waking up nightly is normal, a relic from our ancestors. Quick re-sleeping is typical; prolonged wakefulness suggests deeper issues. Consistent wake-up times may indicate specific bodily concerns, warranting attention to sleep habits and potential underlying causes. [Discover](#) what your wake-up times reveal about your health.



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What is mortgage insurance in Canada?

Canadian mortgage insurance has two forms: mandatory default insurance for low down payments (under 20%) which protects lenders, and optional protection insurance covering mortgage balances upon death or hardship. Default insurance cost varies with down payment size.

[Understanding](#) these types helps homeowners make informed decisions based on their financial circumstances.

Quote I'm pondering

"I begin to speak only when I'm certain what I'll say isn't better left unsaid."

– Cato

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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