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**Thanks for keeping your social distance!**



## **TAKE 5 WEDNESDAY**

Hi

Here is your weekly dose of "TAKE 5 Wednesday", a list of what I'm enjoying, pondering and working on.



### **Shop local to help small business**

The combination of many businesses being required to temporarily shut down plus people staying home more, has created serious challenges for small, local businesses. For some of them the downturn is temporary, but other business owners will be forced to shut down for good. There are many reasons to shop locally to keep your local businesses, community and environment healthy, prosperous and vibrant. This [website](#) makes it easier for you to find great gift ideas at your local shops. There are trendy and unique products that make it easy to buy local!



### **Microsoft holiday budget planner**

Planning the holiday season often starts with a list of gifts you're planning to give. Did you know that Microsoft has a [holiday budget planner](#) template to you can manage your Christmas or other holiday spending? The template can calculate the difference between your budget and your actual spending. You can also share your template with others and add a message.



### **Gifts of Light help people through their hardest days**

The holidays this year are going to be very difficult for many people, including the patients at CAMH (Centre for Addiction and Mental Health). [Gifts of Light](#) is a 100% donor-funded program supporting over 14,000 patients every year. You can help people in crisis on their journey to recovery by purchasing Gifts of Light on behalf of your friends and family.



### **Making a plan to be debt-free**

Borrowing is not bad, and taking on debt is the only way many people can afford to purchase big-ticket items like a home or a car. A loan that has the potential to increase your net worth is a good debt, but borrowing money to purchase depreciating assets is not a good strategy. Determining whether a debt is good or bad sometimes depends on your financial situation, as well as other factors. For any debt you take on, it's important to have a plan to pay it back. This [step-by-step guide](#) can help you to become debt-free.

### **Quote I'm pondering**

“The oak fought the wind and was broken, the willow bent when it must and survived.”  
– Robert Jordan

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](mailto: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](mailto:scottplaskett@ironshield.ca) and I'll forward you the details.

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