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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.



### **Indicators to watch in 2021**

As one economist remarked when approached for insights for the new year, "perhaps an epidemiologist would have more insight into 2021 than an economist". However there are many indicators to keep track of over the next few months. [This article](#) shows a collection of charts that illustrate key factors experts suggest watching closely in 2021.



## Teaching kids to shop smarter

Giftng Sense is a free mobile/online service that helps parents and educators teach kids to be smarter consumers—to think before they buy. It helps kids to understand the true cost of their requests and become more financially literate. Here is a link to a tool parents can use with their children to see whether a purchase is worthwhile.



## Tips for talking to a conspiracy theorist

As the pandemic has spread around the world, so has the misinformation about it. Many of us know someone who endorses conspiracy theories about the current crisis. Talking to them about it is not easy and often turns into a heated argument. Here are some suggestions about how to talk with—and maybe help—someone who believes in conspiracy theories.



## Will you need to pay back the CERB?

If you received CERB funds that you weren't actually eligible for, you may have to pay the full amount back to CRA. Many Canadians have received letters indicating that they may have received a CERB overpayment. In many cases, CRA is simply asking for more information to confirm their eligibility and it doesn't mean that they were ineligible for CERB funds. [Click here](#) to learn about the three main reasons someone might have to pay back the CERB and how to return payments you weren't eligible for. The article also warns of CERB repayment scams to watch out for.

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

"Don't let other people's view of you distort the way you see yourself."

—Arch Hades

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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