

Trending News

TD Wealth Private Investment Advice



Integrated Wealth Planning

5515 North Service Road, Suite 400 Burlington, ON L7L 6G4 Tel: 905-331-7650

Fax: 905-331-7523

alex.martin@td.com laura.tutte@td.com www.integratedwealthplanning.com

In This Issue:

The Benefits of Supporting the Arts

3 Ways to Give Back this Holiday Season

Luxe Holiday Entertaining Ideas

Integrated
Wealth Planning



The Benefits of Supporting the Arts



If you love art, you understand what an amazing gift it can be. Whether it's music, fine arts, literature, theatre or something else, art can be appreciated by a wide variety of audiences. In many ways, art is universal – a shared language that helps engage and connect us all, regardless of age, status or place of origin.

Annual arts subscriptions and memberships are widely available and have many benefits. They can make a great holiday gift, but are also a wonderful way to treat yourself while connecting with friends and community members who share your interests. Here are some of the ways an arts membership can benefit you.

Sit back, relax and enjoy

A night out at the symphony, ballet or theatre is a fantastic way to unwind. It makes a great date night or evening out with friends. Or, take the kids (or grandkids) and introduce them to an artform you love! There are endless ways to use event tickets or take advantage of your annual membership, the least of which being pure enjoyment.

Members only perks

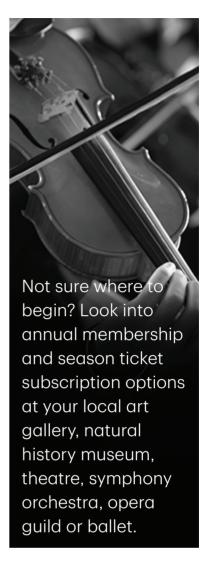
Many museums, art galleries and other art-based organizations offer annual subscriptions with membership perks, such as early access to new or temporary exhibits. You may also have access to premium seating or exclusive events, such as opening night cocktail parties or post-show receptions. Look into the perks included in your membership and take advantage of them – they're great fun but also a great professional networking opportunity, should you be interested in that angle.

Support the arts in your community

When you buy an annual subscription to a theatre or a gallery membership, you support the artists and venue that you enjoy so much. Many arts-based organizations count on this support to keep afloat, so your membership is definitely something to feel good about! Not only do you get to partake in the arts you love, you are actively helping the organization thrive.

Enjoy a potential tax break

If you choose to sponsor or otherwise donate to a registered national arts service or nonprofit arts organization, there can be associated tax deductions¹. Your membership fee, or part of it, may even be considered a donation, particularly if you upgrade to a "supporting membership" (this language and qualification is dependent on the specific organization, so look at the fine print when you sign up). While not the sole reason to become a member, it can be a notable benefit.



3 Ways to Give Back this Holiday Season

There's something about the holiday season that reminds us of all the reasons we have to be grateful. While philanthropy can be a year-round endeavour, our charitable instincts are often heightened in December. There's so much to do over the holidays, and many ways to give back. Here are a few ideas to get you started – after all, 'tis the season for giving.

1. Give your time

There are plenty of opportunities to volunteer your time this holiday season, whether you do it individually or involve the whole family. Consider volunteering at a food bank or community dinner, offering to sort and pack items at a toy drive, or visiting seniors in a care facility. Shovel that elderly neighbour's driveway, ask if you can pick up groceries for them or offer to take



their dog for a walk. There are opportunities to deliver premade meals to seniors in need, and many places that wrap gifts in exchange for charitable donations (ask your local mall if they run this type of program, then offer to help out). Many cities and towns have local parades or tree-lighting ceremonies that require volunteer support. Want to go even further? Consider organizing a holiday fundraiser or food drive in your office.

2. Give a special gift

Most of us give holiday gifts to friends and family, but there are ways to extend this generosity beyond those we know. Consider sponsoring a family in need, donating presents to a toy drive or giving items to a silent auction. Buy books for an elementary school classroom or children's hospital. Call your local women's shelter and ask what's needed in terms of personal care items, clothing or holiday gifts. Your local school or fire station may be hosting a food and/or toy drive in the community. If you own a small business, consider donating goods or services to those who cannot otherwise afford them.

3. Give funds

While volunteering your time or donating gifts is ideal in many ways, there's no harm in simply writing a cheque to an organization of your choice. Consider giving a year end donation (remember, this can also be tax deductible) or review philanthropic sections in your estate plan. Don't feel badly if you aren't able to physically volunteer at a food

Charitable donations of \$20 CAD or more are generally issued a tax receipt. Keep your records organized and for when you file your income tax returns in the spring.

bank – a monetary contribution can also help an organization do good work. In fact, monetary donations to food banks often go farther than direct donations of food, as many food banks pay a lower price than the general public. Additionally, this money often goes toward fresh bread and produce¹ – both critical in enabling food bank clients to prepare healthy, well-rounded meals (including Christmas dinner, in some cases).



Luxe Holiday Entertaining Ideas

There are holiday parties you enjoy, and then holiday parties you won't soon forget. If you're looking to host the latter, there are ways to take things up a notch and create a truly memorable evening. Whether you're hosting friends, family, clients or colleagues, these tips can help you 'wow' any crowd. Cheers!

Hire a private chef

It can be difficult to host and cook at the same time, and not everyone has fine dining-worthy cooking skills. When you hire a private chef, you can get amazing food without the work of planning and preparing it. A private chef can also provide a sense of luxury and grandeur that many guests will enjoy. It's a way to enjoy food while freeing your time to host and socialize with your guests.

Know your wine

A variety of fine wines is a holiday party must. If possible, present a selection of red, white, rose and sparkling options. Consider offering an aperitif, a dinner wine, a dessert wine and/or a champagne to toast with. Plan around your food menu to ensure that all drinks are complementary to the meal.

If you aren't knowledgeable in this area, consult a sommelier at your local wine shop or hire one to serve guests at your event. Finally, use your best crystal or glassware – this adds to the ambience and can make guests feel special. (A quick but important note – a designated driver or car service is an important part of any dinner party that serves alcohol!)

Music matters

Create a charming and relaxed ambiance by playing low, pleasant music that is enjoyable without being disruptive to conversation. Like adding a centerpiece to the table, music helps tie everything together and set the mood. Holiday albums are great for this – mind the volume and enjoy!

Upgrade your powder room

While your house may be clean and tidy, there's another way to get it ready for guests. Consider placing some toiletries, personal hygiene items and other comforts in your guest bathroom for use during the event. This may mean small bottles of mouthwash, dental floss, hand cream, perfume or cologne (place them in a basket or on a silver tray for visual appeal). Fresh towels are a must, and a scented candle is a nice touch.

Give unique party favours

Every great party ends with a favour. Ornaments are a lovely token of the season and bottles of wine can be a perennial favourite, as are fine chocolates or even a small plant (succulents are a great takeaway gift that can easily be made festive by wrapping in red tissue or adding a bow). If you'd like to offer something more personal, consider giving a small box of homemade cookies or a jar of preserves. Or, send everyone off with a prepaid cab voucher – after a lovely evening, you want your guests to arrive home safe.

Integrated Wealth Planning is a part of TD Wealth Private Investment Advice, a division of TD Waterhouse Canada Inc. which is a subsidiary of The Toronto-Dominion Bank. All trademarks are the property of their respective owners. ® The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.

The information contained herein has been provided by TD Wealth and is for information purposes only. The information has been drawn from sources believed to be reliable. Graphs and charts are used for illustrative purposes only and do not reflect future values or future performance of any investment. The information does not provide financial, legal, tax or investment advice. Particular investment, tax, or trading strategies should be evaluated relative to each individual's objectives and risk tolerance.