TD Wealth

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Trending News

Andrew Clayton, BA, CIM®
Investment Advisor
TD Wealth Private Investment Advice
70 Market Street, 3rd Floor
Brantford, ON N3T 2Z7
Tel: 519-758-1395
andrew.clayton@td.com

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How Shoud I Spend My Retirement?

For generations, people were expected to work for decades only to spend the final 10 to 15 years of life in retirement. Nowadays, Canadians are living longer and retiring differently. Many successful individuals are choosing to retire early, gradually, or not at all. So how will you spend your retirement? The choice is incredibly personal, but the possibilities are endless.

Keep a foot in the career world

If you've had a successful and fulfilling career, you may not want to leave it completely behind. Some retirees choose to work part-time in retirement or even start a new venture. If you've always been passionate about an interest but never pursued it professionally, now could be the time. You might retire from a c-suite role with a large company and start a small business in another field. Alternately, you could stay in your area of expertise but provide freelance consulting or contract services. Not only could this be mentally stimulating, but it can also provide some added income in retirement – a welcome bonus.

...or leave your career behind

Have you always wanted to travel the world, learn another language, try a new sport or write a book? Retirement is a journey that should provide flexibility and freedom. If you're passionate about cooking, take some culinary classes or go on an international food tour. If you've always wanted to play tennis but never picked up a racket, sign up for lessons. There's plenty of time to garden, to exercise, or spend quiet hours curled up with a newspaper and a mug of tea. Your days can be spent with family and friends or filled with activities you never had time for while employed. No matter what your interests or career history, the end of your working life doesn't necessarily mean sitting around. Make a list of things that intrigue or excite you and find ways to make them a part of your next chapter.

Give back to your community

Retirement is the perfect time to volunteer your time with organizations that reflect your values. Whether it's helping out at the local food bank or sitting on the Board of Directors at a local charity, hospital or art gallery, it feels great to give back. You may also consider mentoring someone who is on the same career path you took years ago – for example, a new graduate or young professional in your field. However you choose to give back, make sure it's something you believe in that will bring you joy, fulfillment and a sense of purpose – all critical elements of a happy retirement.

Are you ready for retirement? A recent TD survey indicated that only 11% of Canadians feel secure about their retirement savings. A TD advisor can help - ask us how to get started.

https://www.tdcanadatrust.com/ToBeDeleted/TBDGlobalContent/tdct-td-waterhouse-retirement-planning-guide.pdf
http://td.mediaroom.com/2018-01-23-Me-Myself-and-My-Retirement
http://td.mediaroom.com/2015-02-03-Canadians-in-their-Golden-Years-are-Striving-for-Freetirement

There are many benefits to travelling internationally – exploring new landscapes, learning about an unfamiliar language or culture, and experiencing parts of the world you've only seen in photographs. That said, a lot of these exciting travel elements are possible right here in Canada. Before you book your next trip abroad, consider some of these vacation ideas that showcase the best of our beautiful country.

Gros Morne National Park, NL

Gros Morne National Park is a UNESCO World Heritage Site known for its stunning mountain ranges, lakes, rock formations, cliffs and waterfalls. In addition to a wide variety of outdoor activities such as hiking and boating, there are opportunities to explore an ancient sea floor. In the summer months, Gros Morne becomes an artist's paradise as several arts-based festivals take place. Writers, singers, artists and art lovers gather together to create new pieces and enjoy unique entertainment amid the gorgeous landscape.

Quebec City, QC

With its charming, old-world vibe and beautiful historic architecture, Quebec City is sometimes referred to as a little bit of Europe in North America. This is a great destination for couples who want to relax, enjoy fine dining and shop in the many boutiques. There are fantastic spas, museums and heritage sites as well as natural attractions within close range of the city. Visit the Parc National de la Jacques-Cartier or enjoy a view of the waterfall at Parc de la Chute-Montmorency. The Village Vacances Valcartier has interesting activities for tourists year-round and is especially entertaining for families.

Bay of Fundy, NB

When you think of Atlantic Canada, it's hard not to picture the Bay of Fundy. The iconic Hopewell rock formations are a beautiful sight at low tide, but there's plenty more to do in the area. Consider a game of golf, a whale watching tour, a trip to a vineyard, kayaking and other outdoor adventure activities. There are many guided tours of the region and plenty of charming accommodations on or near the water.

Great Canadian Travel Destinations

Haida Gwaii, BC

Haida Gwaii is a spectacular archipelago off the west coast of British Columbia that has long been the home of the Haida people. The region is rich with diverse natural landscapes such as beaches, plains, plateaus and alpine forests. There are beautiful heritage sites and cultural centres as well as an abundance of wildlife. Visitors might see the Haida black bear, a variety of marine mammals, puffins, eagles and many migratory birds. Whales can sometimes be seen off the waters of Haida Gwaii, and there are great opportunities for hiking, kayaking and other outdoor activities. Natural is central to any experience here, but there are also great places to stay, shop and dine.

Kluane National Park, YK

This national park and reserve is just a stone's throw away from Alaska and shares many of the region's natural characteristics. It offers exceptional fishing opportunities and is a great destination for hiking, photography or cycling enthusiasts. Try horseback riding, go rafting or explore the Klondike historic sites. Another UNESCO World Heritage Site, Kluane has a rich indigenous culture and makes for an unforgettable trip.

https://www.pc.gc.ca/en/pn-np/nl/grosmorne

https://www.quebec-cite.com/en/

https://www.novascotia.com/explore/top-25/bay-of-fundy?gclid=Cj0KCQjwn8_mBRCLARIsAKxi0GLOzmFA6IVImTmUPFna2IDOU8-2uyPu9Z-t2-NEd0lZRzWPWAny2zoaAgOIEALw_wcB&gclsrc=aw.ds

http://gohaidagwaii.ca

https://www.pc.gc.ca/en/pn-np/yt/kluane

Why Sleep is Critical to our Health

Sleep is a funny thing. It's completely natural, it makes us feel good, we need it to live and yet, many Canadians struggle to get enough of it. In fact, 74% of Canadians are getting less than the recommended amount of sleep[1]. The average person needs seven or eight hours of rest each night to function optimally, but many individuals fail to afford themselves that basic need. Things like stress, too much screen time, long hours at our jobs, having young children, being a 'night owl' or plain old bad habits are all factors that can contribute to this challenge. Here, we'll look at some of the ways sleep is critical to our well-being and share tips on how to help improve your sleep health.

Why sleep matters

When you sleep, your body is healing and improving itself. While resting, the brain forms new pathways to help a person learn. This is critical to healthy brain function and directly impacts our abilities while awake. You perform best when you're well-rested, both in a physical and cognitive sense[2]. Whether you're a business owner, a professional with a demanding career or someone who has a physically challenging job, sleep is critical to our success. It's not just about working better, though – the same knowledge can be applied to students, stay-at-home parents and retirees, as sleep is necessary not only for professional success but to enjoy a high quality of life. Children and teens are particularly vulnerable to sleep loss as it can impede growth and development.

The effects of sleep deprivation

When a person is sleep deprived, they can suffer immediate and long-term consequences. A person who has not had adequate sleep will have a slower reaction time, is more likely to make poor decisions and will struggle to focus or solve problems. They will have a harder time controlling their emotions and are more likely to feel stressed, anxious or depressed[3]. A sleep-deprived individual is also at greater risk of heart disease, kidney disease, diabetes, obesity and other physical issues. Their immune system will struggle, and they're more likely to be involved in a motor vehicle accident. The risks associated with sleep loss are real and very serious, but we can take steps to prevent them from negatively affecting our lives.

Better rest, better quality of life

Experts agree that sleep is imperative to our health, but for many Canadians, it's a skill that takes practice. Determine when you need to be up in the morning and set a consistent bedtime that helps to ensure a sufficient amount of sleep before your alarm goes off. In addition to having a consistent bedtime, it helps to wake up at the same time every day. If you have trouble falling asleep or are prone to waking up in the night, try going to bed earlier to give yourself a buffer. Limit caffeine, alcohol and avoid large meals before bed. To help maximize the quality of your sleep, avoid screen time for at least one hour before bed. Don't put a television in your bedroom, and refrain from using your phone or tablet in bed. If racing thoughts are keeping you awake, try meditation – there are a variety of techniques and even apps designed for use before bed. Finally, create a bedtime routine and stick with it, whether that means taking a hot bath, reading a book to unwind, or simply getting into comfortable pyjamas. Whatever works for you, be disciplined and consistent – good sleep is worth it.

[1] https://globalnews.ca/news/2705765/sleepless-in-canada-a-look-at-our-bad-sleep-habits-and-how-we-can-fix-them/

[2] https://www.nhlbi.nih.gov/health-topics/sleep-deprivation-and-deficiency

[3] https://www.nhlbi.nih.gov/health-topics/sleep-deprivation-and-deficiency

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