

# TRUE RELAXATION MEANS FULLY 'UNPLUGGING'

GIVE YOURSELF PERMISSION TO DETACH FROM WORK, WRITES MELANIE MCGREGOR



MELANIE MCGREGOR  
Column

Last summer, I was determined to make the most of a relaxing camping trip by catching up on reading.

I had a bunch of books about mental health and spent a couple of days on one before noticing something — I didn't feel all that relaxed.

My mind was on work and I hadn't taken that deep, soothing sigh that usually comes when I get into vacation mode.

If I wanted to clear my mind and recharge, maybe more of a break from my day-to-day life was in order.

A switch to another book confirmed it; I felt much more like I was really on vacation.

It got me thinking about the idea of unplugging.

We likely associate it with ditching the actual plugs on electronics — turning off the phone, resisting the urge to check emails, etc.

Even if we say we'll "just quickly read this one message," we're drawn away from our focus on relaxation.

We may figure if we're

thinking about work anyway, we might as well read some more messages, and before we know it, our time off is anything but.

In addition to the devices, we should also think about the other plugs that connect us to things from which we need a break.

Part of thoroughly unplugging is identifying each of our personal plugs that may keep us from fully relaxing.

For many of us, it starts with giving ourselves permission to set boundaries and take time for ourselves.

Think too about your mental plugs — those thoughts, worries and concerns that nag at you. If you find them creeping in, remind yourself that not everything is urgent and you'll get back to them.

Write them down or visualize them being put into a box that you'll close for now and open later. Do a meditation or some deep breathing, laugh with a friend, go for a walk — whatever helps you clear your mind.

When your phone battery is running low, you plug it in. But people aren't electronics, and sometimes fully unplugging is just what we need.

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## WORLD OF PERSONAL FINANCE SPINNING QUICKLY THESE DAYS

Recently, the Bank of Canada made a significant increase in interest rates. The reason was its attempt to control inflation.

After digesting higher interest rates, the attention shifted to the effect this will have on the real estate market. People purchase a house based on affordability, and a large part of that depends on mortgage interest rates.

Inflation is the culprit. Interest rates are just the solution to try to get it under control. This recent interest rate increase was based on an inflation rate of 7.7 per cent.

Now, the challenge of inflation keeps on growing. The recently released inflation rate, as of June, is 8.1 per cent over the previous year.



PETER WATSON  
Column

The financial planning strategy for many households is shifting to defensive strategies. How can you make ends meet when interest rate costs keep rising?

Adding fuel to the fire is the underlying effect that inflation has on everyday spending. Things cost more. Add in higher interest rates and at some point, personal finances can become unmanageable.

We are in a fundamentally different economic

environment. Managing household finances is more challenging, and should be well planned out.

*Peter Watson is registered with Aligned Capital Partners Inc. (ACPI) to provide investment advice. Investment products are provided by ACPI. ACPI is a member of the Investment Industry Regulatory Organization of Canada. The opinions expressed are those of the author and not necessarily those of ACPI. Only investment-related products and services are offered through Watson Securities of ACPI. Watson provides wealth management services through Watson Investments. He can be reached at [www.watsoninvestments.com](http://www.watsoninvestments.com).*

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