

OVERPLANNING CAN HURT ONE'S SELF-CARE

THROWING OUT THAT SCHEDULE ONCE IN A WHILE CAN BE BENEFICIAL, WRITES MELANIE MCGREGOR



MELANIE MCGREGOR
Column

"My self-care is not making plans on Fridays."

That's what someone shared in a recent discussion about self-care — whatever it is that helps us recharge, process, relax and care for our own health and wellness.

Most people talked about what they did — exercise, hobbies, etc. — so the idea of not doing something was different.

But, once this one person shared this, others chimed in to agree that self-care is sometimes not just what we choose to do with our time but also what we choose not to do.

And there were other Friday non-planners in the group who said that after a long week, they didn't want to be tied to a schedule or commitment and felt more relaxed knowing they would have the evening to do whatever they pleased, even if it was absolutely nothing.

Self-care can be anything that helps us feel positive and nurtures our overall health. Some people may need social contact at the end of the week and others may want to chill out on the couch — either one is OK.

What else might we consider passing on for the good of our personal bal-

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ance?

How about chores?

Sure, getting the vacuuming or dusting done would be nice, but the world isn't going to end if we choose to skip it on a day when we need more time to ourselves.

The dust will still be there tomorrow, and we may really need that self-care that day.

Or what about working that little bit extra?

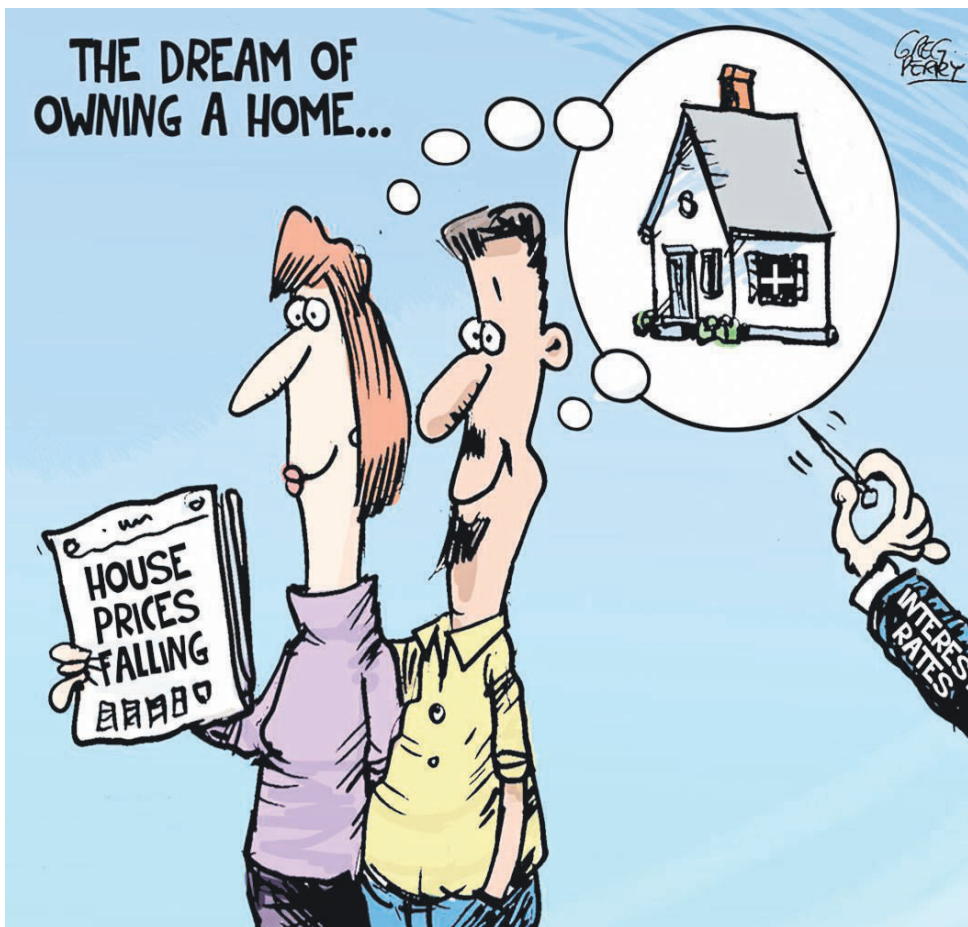
If we routinely put in a couple of extra hours to get stuff done, that's a couple of hours less to rest and recharge.

Consider setting a hard stop time when possible. Anything not done by that time goes on the to-do list for another day.

It comes down to choosing what we say no to so we'll have time to say yes to what we need for our own health and wellness.

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CANADIANS' NET WORTH TAKES A BIG HIT



PETER WATSON
Column

Canadians' net worth suffered a significant decline during the recent three-month period ending June 30.

Both real estate and financial investments fell in value, making this the largest drop in household wealth on record.

This information was recently released by Statistics Canada.

Stock markets performed poorly during the first half of the year. Many investors diversify their portfolio with bonds to add safety. However, the bond market declined as well.

Canadians have too

much debt and the Bank of Canada's main strategy to control inflation is increasing interest rates.

A few years earlier the value of real estate and investments increased significantly. Even after the sharp decline in value earlier this year, many people are in a stronger position than they were a few years earlier.

What history has taught us is values rise and fall and that is normal.

Interest rates are higher, but the result will be that the Bank of Canada will control inflation.

Our suggestion is to do what is needed to manage your personal finances in the short-term, but to look to the future with the opti-

mism it deserves.

That is what investors have done over time.

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.

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