

MAR/19

Trending News

Lea-Anne Barker, CPA, CA, CFA®
Investment Advisor
TD Wealth Private Investment Advice
201 County Court Boulevard, Suite 402
Brampton, ON L6W 4L2
Tel: 905-456-1565
Lea-Anne.Barker@td.com
<https://advisors.td.com/Lea-Anne.Barker/>





In this issue

How to Create
a Backyard Oasis

Are Season Tickets
Right for You?

Smart Technology
for Your Home



How to Create a Backyard Oasis

Warmer weather is just around the corner and with that comes the perfect opportunity to refresh your home's outdoor space. Like any renovation, your backyard design should be unique, personal and reflective of your lifestyle. Every home is different and so are each homeowner's priorities. If you're considering an outdoor renovation project this spring, read through our helpful tips before getting started.

Think about what an oasis means to you

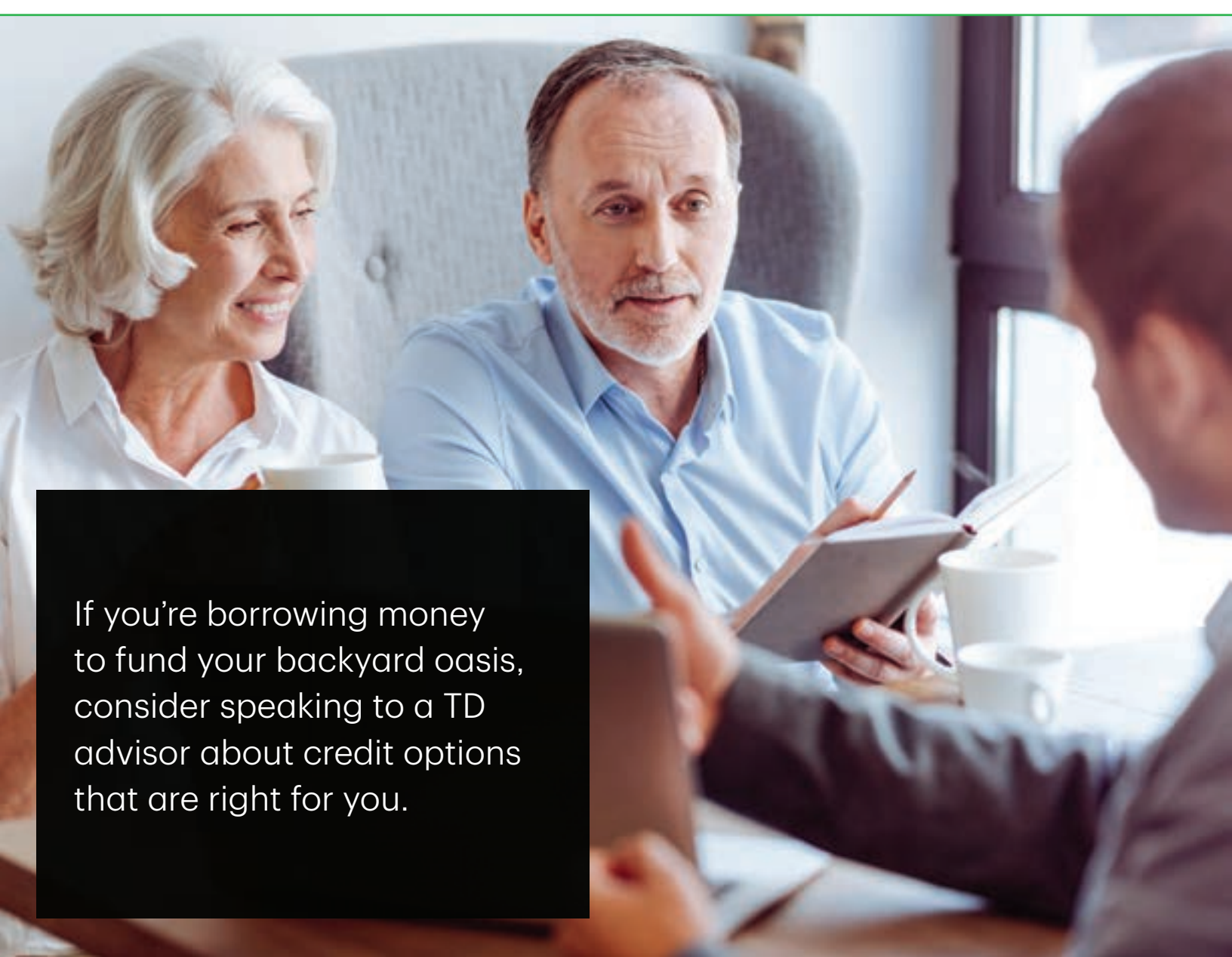
Not everyone pictures their outdoor oasis the same way. Your dream backyard may include a pool or hot tub, an outdoor kitchen, spectacular gardens, a water feature or a stunning outdoor fireplace. Some homeowners enjoy having a deck and others prefer a stone patio. You may want to build shade structures, plant cedars for added privacy or upgrade your fence. Aesthetics are subjective but regardless of your taste and style, function should play a key role. Think about how your family will use the space as well as how you want it to look. A magazine-worthy landscape design is great, but so is a family-friendly space with a play set and plenty of room to run around.

Maintenance matters

Unlike a bathroom renovation, your backyard will require ongoing work. It's important to think about what you want from a backyard oasis, but also about what will go into maintaining it. Will you plant annuals, perennials or no flowers at all? You may love the idea of expansive gardens and flower beds, but do you have the time to water and weed them on a regular basis? If not, are you willing to hire a landscaping crew to maintain them for you? If the answer to both of these questions is no, consider creating a low-maintenance space that will look great with minimal care.

Plan, budget & get started

Once you have a loose idea of your wants and needs, create a budget for the project, consult a professional and get a quote for the job. In fact, it can be good to get several quotes before making any decisions or commitments. Check professional references before signing any contracts and be sure to have a contingency fund for unforeseen expenses or add-ons. With planning, you don't have to do everything in one shot. If your project is going over budget or you've become uncomfortable with the scope of work, scale back and leave some finishing touches for next year. You can always leave room for that luxurious hot tub or awesome play structure.

A photograph of a man and a woman sitting at a table, looking at a tablet together. The woman is on the left, smiling, and the man is on the right, looking at the tablet. They are both wearing light blue shirts. There are white cups on the table. The background is slightly blurred, showing a window and some indoor plants.

If you're borrowing money to fund your backyard oasis, consider speaking to a TD advisor about credit options that are right for you.



Are Season Tickets Right for You?

There's nothing like watching a hockey game up close or spending an afternoon unwinding at the ballpark. Whether you're a professional hockey, baseball or basketball fan, you've probably thought about buying season tickets for your favourite team. It's a sports aficionado's fantasy – your own seat reserved all season long, ready whenever you want to use it. So why miss a home game if you don't have to? Pricing varies and will depend on the league, the venue and the section, but the expense might be worth it. Here are a few reasons you may want to take the plunge and buy season tickets.

You've got a business

If you own a business and find yourself entertaining clients or prospects on a regular basis, season tickets may be a smart choice. You'll have seats available to you at all times and be able to plan ahead or host guests on short notice. Additionally, a set of season tickets can allow you to reward high performing employees by taking them to a game or offering them a pair of tickets to enjoy on their own.

You value team perks

Season ticket ownership often comes with added perks. You may have presale access for additional tickets (for example, during the playoffs) or be invited to player meet-and-greets and other exclusive events. Ticket holders may also receive free merchandise, food and beverage credits or discounts, free or discounted parking at the venue, or discounted pricing at the team store. These benefits vary significantly by team and location, so be sure to look at the details of what's offered in your area.

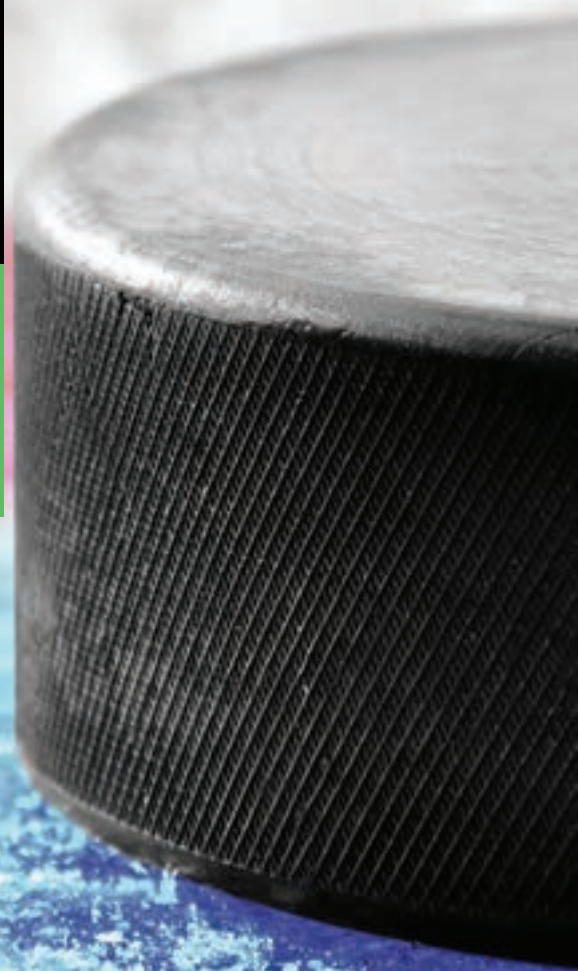
You already attend games

If you find yourself spending a significant amount of money to attend games throughout the year, it may be worth it to buy season tickets for both the convenience and the added value. Whether or not you'll actually save money depends on your situation, but it's worth investigating. Remember: if you do decide to become a season ticket holder, extra tickets can always be gifted to others.

One more option

Have you decided that while it may be tempting, the cost of season tickets isn't worth the gain? There are less expensive options such as purchasing a Flex Pack, which enables fans to buy tickets to a set number of games instead of the entire season. This is a great way to enjoy a number of games without the expense of season tickets or to explore the idea of buying season tickets in future by easing into a multigame commitment. Many pro-sport organizations offer a variety of Flex Pack options.

Season tickets can be valuable. However, buyers should be aware that teams often have restrictions on this practice (for example, allowing transfer to a spouse or immediate family members only.)





Smart Technology for Your Home

Technology is ever-evolving. Our cars have gotten smarter, our computers are faster and in time, tech has found its way into nearly every element of our lives. Eventually, things shifted toward mobile phones and early 'gadgets' such as mp3 players (a step up from their predecessor, the portable CD player). Today, we have access to advanced health trackers and smartwatches that connect our phone, texts, email and countless other apps in a tiny, wearable device.

Another major innovation has been the development of smart tech for the home – a category of products that have become increasingly popular in Canada. Here, we look at some home tech options that may be of benefit to your family.

Security on the go

If you travel often or work long hours outside of the home, a high tech home security system may be right for you. Innovative modern options allow you to see who's at your front door via a live video feed to your mobile phone. Some devices offer two-way voice communication (a great way to ask a delivery person to leave your package at the back door), some take photos whenever an exterior door is opened and many provide instant notification when an alarm is activated. Whether your goal is to prevent home invasions or simply confirm that your dog walker arrived on schedule, home security devices have come a long way and may improve your peace of mind.

Thermostats that think as you do

There are a number of modern thermostats on the market that actually learn from being in your home. These devices monitor the temperature but also keep track of your preferences and learn how long it takes to adequately heat or cool your house. You can program them to lower the temperature at night or when you're on vacation, for example, or change the setting from your smartphone. This technology allows your thermostat to maintain temperature more efficiently, which can ultimately reduce your energy bill and help the environment. Some high-end smart thermostat options combine the function of a traditional thermostat with the features of a home security device, adding camera, video and alarm options.

Support for seniors

In recent years, personal and home technology markets have increasingly appealed to many seniors by offering products that support

independent living. This can be seen in personal safety devices (generally a necklace with a call button for use in emergency situations) which are run through a base installed in one's home. Another example is the senior clock, which displays or speaks the date and day of the week, current time, weather and other details as programmed. A senior clock can remind someone when they have an appointment, that their favourite television show is about to start or when to take their medication, among other commands.

Digital assistants

Digital assistants are arguably the ultimate personal tech product. Some can play your favourite song, organize your calendar, order your groceries or call your mother. Popular for both work and play, these devices are offered in a variety of sizes and specifications. You can even put your digital assistant in charge of other smart home devices, such as your thermostat, coffee maker, lighting, sound system or Roomba. Now that's personal tech!



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.

TD Wealth Private Investment Advice is a division of TD Waterhouse Canada Inc., 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. News P031_1902 4756987