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## Are Canadians saving enough for retirement?

(NC) It's a question on a lot of people's minds: "How much do I need to retire?"

The answer is, of course, "it depends." How long will you live? How comfortable do you expect to be? And what kind of care will you require?

The Canadian Institute of Actuaries conducted a survey in partnership with Ipsos to get a clearer picture of how we answer these questions. Here is some of what they discovered.

### How much do you need to retire?

The amount is different for everyone, but as a starting point for discussion, actuaries calculated that someone retiring at age 65 would need approximately \$900,000 in savings to earn \$50,000 in annual retirement income. That's assuming 2 per cent inflation and a 3.5 per cent post-retirement rate of return for 20 years.

### So, how much are we actually saving?

The survey found that more than one in four Canadian retirees have \$50,000 or less in savings and investments. About the same number report having saved between \$250,000 and \$1 million, with only a small fraction having saved more than that.

### How long will your savings need to last?

Canadians are living longer than ever. Most Canadians are taking steps to manage their health. This, along with advances in modern medicine, is likely contributing to even longer life expectancy. While this is generally a good thing, it also makes it more likely you will outlive your income in retirement, so you may need to adjust your savings.

### What kind of care will you require?

Only a small fraction of us feel

like we are likely to need access to a long-term care facility or nursing home in our lifetime. In reality, three-quarters of those who live beyond age 85 will need access to these facilities.

Having a plan is important. For a variety of reasons, the majority of Canadians do not have a financial plan for their retirement. If you are in this group, consider giving

it some thought and speaking to a financial planner. Your future self may thank you.

You can learn more about Canada's actuaries and their areas of expertise at [cia-ica.ca](http://cia-ica.ca).

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# Why your auto insurance premium is so high

**(NC)** An increase in the cost of auto insurance can be frustrating, especially if you haven't had any accidents. There are a number of factors that impact how much premium you pay, according to Aviva Canada. Some are external marketplace pressures that customers don't control and others are customers' unique circumstances.

## Cost of a new car

New car prices have soared since the pandemic, partly because advanced technologies have also made vehicles more expensive to replace. Insurance premiums reflect the value of your car.

## Cost of repairing a car

The cost and time to repair a car has increased. Global supply chain issues continue, making it difficult to get parts. Inflation has also driven up the cost of parts and labour to repair. All these have an impact on your insurance premium.

## Auto theft

A car is stolen every five minutes. Rampant vehicle thefts by organized crime drive up premium costs for all Canadians.

## Adding drivers or another vehicle to your policy

Adding other drivers, a new driver, or drivers under 25 years of age to your existing insurance policy may also cause your insurance premium to increase.

If you add a car onto your policy or replace an existing car with a newer one that costs more to replace or repair, your insurance premium may go up.

## Poor driving record

If you have multiple driving infractions such as speeding or stunt driving, your insurance rates will go up as you're perceived to be at a greater risk for collisions. If you get into an at-fault accident, you'll lose the accident-free discount most insurers offer. And your rates will rise the more at-fault accidents

you're involved in.

## Missed discounts

If you have multiple insurance products with one provider, they usually offer you a bundled discount. They might also offer a lower rate if you opt for a higher deductible for example. Look into what discounts you might qualify for.

## Not taking advantage of telematics

Many auto insurers offer their

customers discounts if they sign up for telematics. These are apps on your phone that score you on driving behaviour. Safe drivers can benefit from lower insurance rates and rewards for driving carefully.

Learn more about insurance costs and coverage, and how to save, at [aviva.ca](http://aviva.ca).

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# 5 ways for busy parents to tackle stress

(NC) Whether you're expecting your first little one, have rambunctious toddlers running around or you're smack-dab in the middle of those tough teenage years, parenting is full of memorable milestones, fun celebrations – and plenty of stress. Since stress wreaks havoc on the mind and body, it's important to develop habits that help you and your growing family thrive.

Here are five healthy habits you can start working towards:

## Make appointments for self-care

You're probably managing a busy family calendar, full of well-baby checkups, hockey games, dance recitals and Sunday dinners with grandparents. Focus on your own needs by scheduling them like you would any other appointment – even if it's simply showering alone with the bathroom door closed.

## Unwind in your own way

Go for a walk, do some yoga,

meditate, take an Epsom salt bath, try some deep breathing, dance it out, watch reality TV – you name it. Do something every day to help you unwind. According to a recent survey, nearly half of Canadians didn't realize stress can affect their gum health. If you're experiencing gum bleeding and inflammation, take a gum health quiz at colgate.ca and consider adding a daily toothpaste such as Colgate PerioGardSF to your shopping list; it's a daily toothpaste that fights bacteria that can cause early gum disease.

## Prioritize sleep

When is the last time you took a good look at your sleep hygiene? Create a sleep goal, design a relaxing routine, ditch the blue light and be consistent.

## Eat meals together

You won't feel like a short-order cook and there's more space for real connection when you get past

the standard "What did you do at school today?" conversation.

## Create a chore chart

Even if your kids are still young, they can help out at home. From dusting and learning to fold laundry to making their beds and loading a dishwasher, you're not only lightening your load a little but you're also teaching them valuable life skills.

Balancing personal wellness with the responsibilities of parenting isn't always easy, but showing your kids what a mentally and physically healthy parent looks like is just as important for their own development. So, if you can't do it just for you, do it for them, too.

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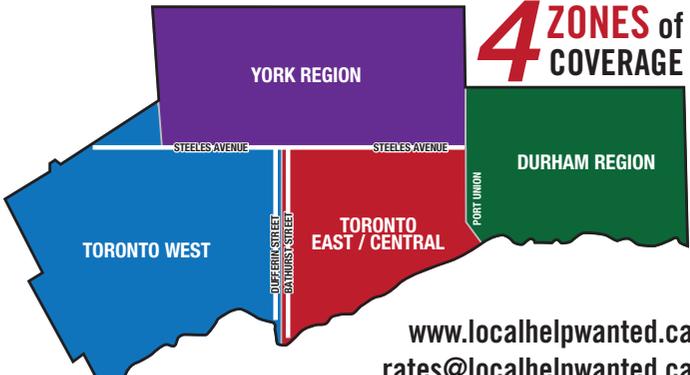


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Beryl Hansen

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## Tips for staying healthy as you age

(NC) Embracing the wisdom that comes with age can be a rewarding experience. With age comes the advantage of knowledge and life experiences. You may find yourself better equipped to make important life decisions and, hopefully, have the means to pursue your passions. Here are five tips to make the most of your golden years.

### Feed your body

We all know that we need a well-balanced diet. Prioritizing foods rich in fibre and vegetables while minimizing the intake of fatty foods and salt offers benefits for everyone. But as we age, we have more reason to be mindful of what we eat, especially if you have a chronic illness or a family history of illness. Ask your health-care provider for some personalized tips on foods that can help if you're dealing with a specific health issue.

### Keep moving

It's important to get regular exercise at any age. It keeps our hearts and minds healthy. Regular

movement also helps improve balance and stamina. That doesn't mean you necessarily need to join a gym or suddenly take up running. Twenty to 30 minutes a day of a low-impact activity such as walking or swimming will give you a boost. Other options include yoga or lifting some light weights while seated. Whatever activity you prefer, you can also seek out a community group you can join, and you may even make some new friends.

### Keep up with your checkups

Maintaining a regular schedule of appointments with your doctor, dentist, optometrist and any specialists you see is the best way to monitor for changes in your health. You should also report any changes you notice yourself to your doctor, and track side effects from medications you're prescribed.

### Get vaccinated

Many of us couldn't wait for there to be a COVID-19 shot. But, after dutifully getting all our boosters,

health-care officials are noticing a drop in the number of people getting their flu shots and other vaccines. With steadily declining immune systems, seniors should be up to date on all their shots.

### Seek treatment

You may have heard about long wait times at hospitals and may be struggling to find a family doctor. There are now 19 minor illnesses that you can have

diagnosed and receive treatment for at your local pharmacy. These include hemorrhoids, heartburn, and sprains and strains. So, if you get sick, you may be able to get diagnosed and treated by a pharmacist.

Learn more at [rexall.ca/prescribing](https://www.rexall.ca/prescribing).

[www.newscanada.com](https://www.newscanada.com)



## Is your food safe? What you need to know

(NC) Many of us enjoy a variety of foods and have come to expect our go-to choices to be available in stores whenever we want. For grocers to keep shelves stocked with our favourite items, they source a variety of imported products, from fruits and vegetables to spices and cereals.

It's thanks to food importers that Canadians enjoy such a wide variety of foods year-round. Every day, thousands of metric tonnes of food and beverage arrive in Canada by sea, land and air.

But how do we know these products are safe? What is the process for importing food into Canada? Here's a quick look at the Canadian import process.

All food sold in Canada, whether it is domestic or imported, must meet Canadian Food Inspection Agency regulations and be safe to eat. The regulations cover everything from production and processing to labelling and packaging and they're designed to ensure that imported foods meet Canada's safety standards before they even hit the shelves.

At each step of the import process,

food importers are required to have measures and procedures in place to minimize potential health risks. While it's not possible to eliminate every possible risk, these measures help minimize food-related illness.

Importers require a food safety licence to import food into Canada. Without a valid licence, shipments will be denied entry. They are also required to have written preventive control plans and a recall and complaint process in place as well as maintain detailed records so that unsafe food can be traced through the supply chain and quickly removed from the market.

These rules keep our food supply safe. But what can you do as a savvy shopper to make sure the foods you're buying are safe to eat? Look for a few key things:

### Food labels:

You can use labels to make more informed choices about the food you purchase. Don't rely on general product and health claims. Learn how to understand and read food labels by looking for key elements such as the Nutrition Facts Table,

list of ingredients and allergen statements.

### Packaging:

Just like with any food, ensure the packaging is in good condition and intact. If something looks off or seems tampered with, don't hesitate to skip it and opt for another.

### Proper storage and handling:

Ensure the food you buy is stored and handled properly. For instance, perishable items should

be refrigerated or stored at the recommended temperature.

### Buy from reputable sources:

Purchase food from reputable retailers or vendors. Stores and brands must adhere to strict safety standards.

Find out more at [inspection.canada.ca](https://www.inspection.canada.ca).

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# Quick facts about the new Underused Housing Tax

(NC) You may or may not have heard that there's an Underused Housing Tax (UHT) in Canada. Is it what you think it is? Does it apply to you? Here are few quick facts you should know.

## It's not the vacancy tax you've heard about

You may have heard of vacancy taxes in some provinces and municipalities, but those taxes are not the same as the UHT, which is a federal tax that took effect in January 2022. Someone who must pay a regional vacancy tax may or may not be affected by the UHT and vice versa. If you are exempt from one tax, you may still be required to file a return and pay the other tax.

## If you own residential property, you could be affected

The UHT usually affects foreign nationals, meaning those who are not Canadian citizens or permanent residents, who own residential property here in Canada, or foreign corporations. But, in some situations, this tax also applies to Canadian individuals and corporations.

## If you're affected, you have to file – maybe multiple returns – even if you're exempt

If you're an affected owner, you

may be exempt from paying the tax for a year depending on things like the location of the property and the type of occupant; however, you're still required to file a return to claim your exemption. If you own more than one residential property, you must file a separate return for each property. If you're one of several affected owners of a property, each owner must file a separate return.

## It's due at the same time as income taxes but it's not the same return

The Canada Revenue Agency must receive 2022 and 2023 UHT returns and any payments owed by April 30, 2024, to avoid penalties and interest. Note that even though this is the same date the income tax and benefit return is due for most people, the UHT is a separate return.

To find out if you're affected for the 2022 tax year, you can use the CRA's online self-assessment tool at [canada.ca/cra-uht](http://canada.ca/cra-uht). The 2023 tax year rules may be different.

[www.newscanada.com](http://www.newscanada.com)



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