

youth mind



the vision issue

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Youth Mind is published quarterly, online.



for the youth by the youth

Youth Mind is an online magazine made for the youth, by the youth. Our editors and contributors aim to cover content that we believe young people care about.

Whether it's school, the job market, the environment or social justice, we know that these areas affect—and will continue to affect—our demographic the most.

For this reason we wanted to cover such content with the utmost respect and attention that it deserves.

We hope that Youth Mind will inform, motivate and empower the young people of today.

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Letter from the Editor

Hello,

Welcome to the last issue of volume two! Can you believe we're here already? It seems like I joined the *Youth Mind* team just a few months ago when we were getting started on the summer 2020 issue, but here we are a full year later.

In the winter, the team created *The Reflection Issue* where we looked back at the past and how it brought us all to where we are today. To wrap up this volume, we thought it fitting to explore the opposite—the future. So, without further ado, welcome to *The Vision Issue*. A huge thank you goes out to Haeley DiRisio, *Youth Mind's* contributing editor, who not only pitched this wonderful theme but also came up with many of the story ideas you'll see in this magazine.

This edition is all about exploring what's to come and how our choices, or the decisions of others, influence all our paths forward. While there will always be a level of unpredictability as you can never fully see the outcome of any situation until it has come to pass, the talented reporters at *Youth Mind* examined the possibilities the future may hold based on trends and events we are witnessing today.

But of course, nothing is set in stone. There's no sure-fire way to know how something will end, no crystal ball telling us what will happen based on the paths we take. While this can certainly cause stress and fear of the undetermined, it is the unpredictability of life that keeps us wanting to move forward. The uncertainty, the chance for change, the prospect of not always knowing what will happen next; all of this gives motivation to continue onwards and see what tomorrow has in store.

Whether you jump right into the unknown or take your time navigating the waters ahead, you can never catch up with the future, just like you can never go back to the past. It will always be just out of reach, tantalizing us with answers to the ever-present question: "what comes next?"

This question is what made *The Vision Issue* so exciting to work on—and it felt ironically relevant to my own life. While this issue is one that I couldn't wait to get started, it's a bittersweet moment as this will also be my last.

I have learned so much here at *Youth Mind* and was lucky enough to work with a team of truly amazing

people. With every article I edited, every newsletter I wrote, every team member I worked with, I have grown as an editor but, more importantly, as a person. It's been a privilege being managing editor and working with a team that believes in the power of words as much as I do. I'll cherish every moment of my time here and take all the lessons I've learned with me as I move forward in my journalism career.

While I'll miss working at this publication, I know I'm leaving the magazine in safe hands with Haeley DiRisio, *Youth Mind's* next managing editor. Haeley has been here since the very beginning and sees the vision for *Youth Mind*. I know that with her, the magazine will continue to publish articles we believe are important to the young people of today with the hopes to inform and empower our generation.

I can't wait to see what Haeley and the team does with the fall 2022 issue. The future may not be something we can see, or something definitively set in stone, but I know that there's great things ahead for *Youth Mind*.

So, what comes next? That's not a question I can answer, but I look forward to finding out.

All the best,



A huge thank you to Haeley DiRisio, Kayla Empey, Olivia Matheson-Mowers, Alyssa Bravo, Amy Fournier, Rebecca Benitez-Berona, Grace Nelson-Gunness, Khaleda Khan, Calvin Kao, Nabeeha Baig, Lea Clarin, Hamid Siddiqi, Karishma Visani, Brittany Stuckless, Aisharja Chowdhury, Meaghan Flokstra, William Young, Joyce Lee, Clayton Tomlinson, Evbakhoe Elaiho, Barbara Guerrero, Miranda Alexeichenko, Emily English, Carine Dagossy, Sheri Adekola and the readers—this couldn't have been done without you all.

Emma Siegel



Land Acknowledgement

Youth Mind Magazine acknowledges the Indigenous land on which we work that has been inhabited by Indigenous peoples since the beginning.

As settlers, we're grateful for the opportunity to meet here and we thank all the generations of people who have taken care of this land — for thousands of years.

Long before today, there have been Indigenous peoples who have been the stewards of this place.

We wish to acknowledge the traditional territory of many nations including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples and is now home to many diverse First Nations, Inuit and Métis peoples. We also acknowledge that Toronto is covered by Treaty 13 with the Mississaugas of the Credit. We recognize and deeply appreciate their historic connection to this place.

We also recognize the contributions of Métis, Inuit, and other Indigenous peoples have made, both in shaping and strengthening this community in particular, and our province and country as a whole.

As settlers, this recognition of the contributions and historic importance of Indigenous peoples must also be clearly and overtly connected to our collective commitment to make the promise and the challenge of Truth and Reconciliation real in our communities, and in particular to bring justice for murdered and missing Indigenous women and girls across our country.

The Vision Issue

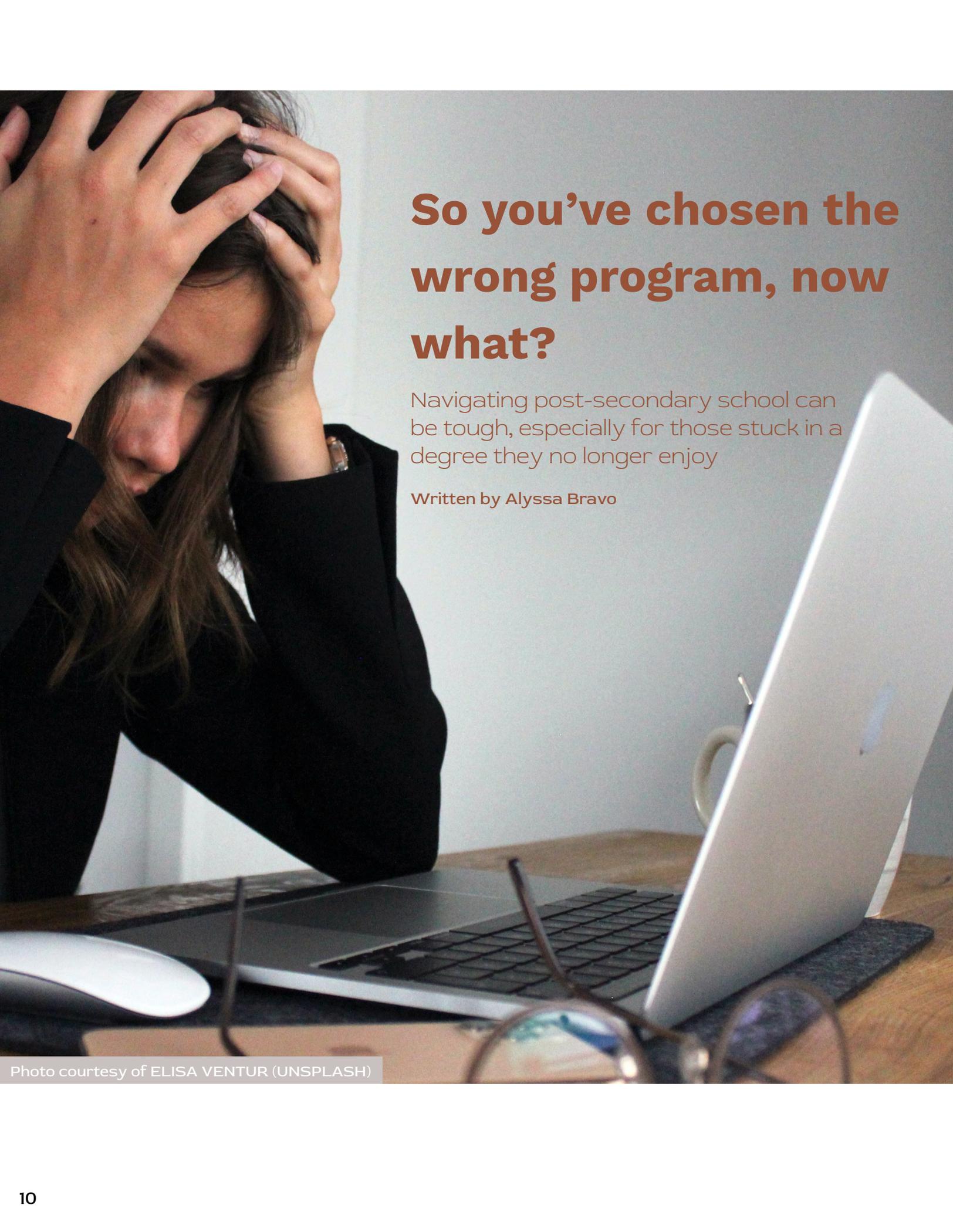
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A woman with long brown hair is sitting at a wooden desk. She is wearing a black blazer and has her hands pressed against her head, looking down with a distressed expression. In front of her is a silver laptop, a white mouse, and a pair of glasses. The background is a plain, light-colored wall.

So you've chosen the wrong program, now what?

Navigating post-secondary school can be tough, especially for those stuck in a degree they no longer enjoy

Written by Alyssa Bravo

Photo courtesy of ELISA VENTUR (UNSPLASH)

CHOOSING WHICH MAJOR OR DEGREE TO PURSUE can be very difficult, especially considering it's a decision that is typically made in the final years of high school. That being said, it's common to feel unsure about the program one has chosen to study.

Patrícia Dela Cruz, 21, was accepted into Ryerson/X University's fashion design program during her final year of high school.

"I love anything arts-related—and that includes fashion design, so I was beyond ecstatic when I got accepted," she says. "The program is a difficult one to get into and being one of the students selected felt like such an accomplishment."

However, Dela Cruz says that she had gone into her first year of university in a "really bad headspace," which then took a toll on her daily life.

"I was super anxious about being in a school environment and it affected how I performed at school and how I interacted with people," she says. "Among many other things, it became painful and very difficult for me to continue making art and be surrounded by it."

A few days into her second year at Ryerson, Dela Cruz decided that fashion design was no longer right for her and she withdrew from the program altogether.

"I knew it was what was best for me and my mental health. So instead of going to class one day, I filled

out all the required paperwork and cut my ties with fashion design," she says. "It was the lightest I felt in a while."

Dela Cruz took a year off to recuperate and then enrolled at Centennial College's esthetician program, which she "immediately fell in love with."

"It feels more like me and it's more aligned with my values and what makes me feel good," she says.

Nicky Law, 22, had a similar experience with his post-secondary education. He was initially enrolled at the University of Toronto's media studies program, which he'd been interested in because of his love for sports entertainment.

But despite his ambitions to branch out into sports media, Law found himself overwhelmed by the workload that the program required from

him. He soon realized that he wanted to study something that would better fit his work ethic.

"I'm more of a hands-on type of guy and I just didn't see myself ever completing a degree where it's all just essay-writing," he says. "Writing was never my strongest suit."

Since withdrawing from the University of Toronto, Law has been studying at Humber College to pursue a real estate license.

"It's a program where I can learn at my own pace and there's also in-person simulation learning, which I'm more geared towards," he says. "Also, no essays!" ♦

**“it became painful
and very difficult for
me to continue making
art and be surrounded
by it.”**

What to do when you've chosen the wrong program

With daunting choices to make, two young adults break down some steps to help get you through the turbulent changes

Don't feel pressured to continue

It's inevitable to feel like you have to continue in a field of study, especially because of parental expectations, expenses, time and effort.

When Dela Cruz first told her parents about her plans to change her major, they were apprehensive about the decision.

"They were overwhelmed by the time and expenses that would be wasted if I left," she says. "[But they saw] how miserable I was and how easily I became burnt out, so they decided to support me and what would make me happy."

Come up with a plan

College and university isn't for everybody, but some career paths will require post-secondary education. It can be useful to have a plan for the future, even if it does take a while to conjure up.

Law's parents were concerned that he wouldn't be able to settle in a financially-stable career path, but he assured them that he would come up with a solution.

"I told them I'd work full-time until I get my real estate license, then I'd get a proper job with that," he says.

Take your time to find your passion

When choosing a new program or degree, it may feel discouraging to see former peers from high school graduating from post-secondary school. But focusing on others and their accomplishments will only hinder your future ambitions.

Dela Cruz encourages students to put aside social expectations and seek out what makes them the happiest.

"It's your time that you're dedicating to your program, so it might as well be a program that you enjoy and love spending time on," she says.



The future of learning: Is hybrid school here to stay?

The aftereffects of COVID-19 may change education structures forever

Written by BRITTANY STUCKLESS



IN MARCH 2020, the Ontario provincial government began announcing strict COVID-19 measures to reduce social contact. One of those measures was closing all schools and switching to virtual, remote learning.

For some, this switch drastically affected how young people absorbed information and experienced school.

Julie French, a mother from Toronto, is frustrated with many aspects of the changes that students face. She noticed that student-teacher engagement dwindled during in-school closures.

“I think the teachers were getting discouraged because they had to teach 30 black boxes rather than 30 living, breathing kids,” she says. “That’s if the camera is even on; many kids had their cameras off.”

Since the COVID-19 pandemic is continually changing, frequent switches from online to in-person might become the new reality.

Not only that, but now that there is a system in place for online schooling, parents and students may wonder if it will always be something that schools can revert to. It’s possible schools may switch online during other closure days, like when there are snow days, electricity and heating problems or pipe burstings.

With the introduction of online learning, is it possible that these days would be a thing of the past as there is now an option to log in from home?

Fiona Varty, a grade 12 student in Toronto, hopes this doesn’t occur.

“Snow days and long weekends are important pauses in school life,” she says. “Traditional days off—in both an online or in-person model—are a break for both students and teachers.”

French agrees with Varty and notes how rare these days are in Toronto, making it seem pointless to switch to online for these scarce occurrences.

“In Toronto, I think I can count on one hand how many snow days we’ve had,” she says. “Snow days are magical, and all you’re going to have are angry kids who are going to resent you for making them go to school online.”

Both Varty and French agree that online schooling should not replace periodical days off that are unrelated to the pandemic.

“I think that online schooling is an acceptable way to accommodate long-distance learners or the pandemic,” Varty says. “It is possible to use this

method to replace traditional days off but I don’t believe that it is necessary at all.”

Some administrations have also considered the issue.

“We were told if there’s a snow day, classes are cancelled no matter what,” French says.

Several factors also come into play when considering if switching to remote learning is acceptable during a day like a snow day, making it seem unlikely for the future. For example, some teachers go to school to conduct remote learning and don’t do it from home. In the case of a snowstorm, they may not be able to get to the school to teach the class online.

Varty believes that online schooling can teach valuable skills; however, it can get old quickly.

“I found online learning to be an individual driven and self-motivated learning experience,” she says.

She believes this isn’t enough and students deserve more during their school experience, especially during critical years like grades 11 and 12.

**“Snow days are magical,
and all you’re going to
have are angry kids who
are going to resent you
for making them go to
school online.”**

“I suffered from the lack of help and support from my classmates. In class, it is very easy to ask someone for help or collaborate with notes, study together or ask questions,” she says.

French saw the same downsides with her own daughters.

“They learned to get by rather than do their best,” she says.

While some young people may be ready to say goodbye to online school altogether, the constantly changing and evolving COVID-19 pandemic could very well lead to another spell of virtual classes this coming September. ♦

The future of work

Industries across the board are learning to embrace technology

Written by AMY FOURNIER

Photo courtesy of MARKUS SPISKE (UNSPLASH)

“A LOT OF TIMES people say the new generation is lazy, but I don’t think we’re lazy—we just have resources,” says Gaurav Chauhan, who works in technical sales and support for a marketing agency.

With an interest in computers, Chauhan pursued computer engineering in college. When COVID-19 hit, resulting in many jobs in the IT field becoming automated, he started to question his career choice and thought more about the jobs within his industry that will be in demand in the future.

“I think cybersecurity is something that catches my eye because I know that people are going to be using technology a lot and they’re going to be needing help and assistance from people to keep them secure,” Chauhan says.

Evelyn Akselrod, vice president of strategic development at [The Career Foundation](#), says that the rapid acceleration of technology and automation will cause some job losses. However, other jobs will develop within the same sector and at the same capacity.

“My hope is that automation will not take human jobs,” she says. “It will take the jobs that humans no longer want to work in so that we can actually do the things that interest us.”

Listed below are a few of the many industries that technology has impacted.

Creative roles and entrepreneurship

Using technology to automate the more repetitive and mundane tasks can create more time and opportunities for humans to contribute to society in more creative ways. As well, having access to the internet allows people to learn about certain topics they are interested in before committing to a college or university program.

“People are becoming painters, people are becoming musicians, they’re starting their own business,” says Chauhan. “I think there is more liberty to our choices because of technology.”

Positions that did not exist 20 years ago such as food bloggers, YouTubers and influencers are gaining popularity. The more that people succeed in these types of roles, the more others will seek them out.

Customer service

The use of self-checkouts has increased over the past few years and are almost as popular as cashiers. According to a [study](#) conducted in May 2021 by the Agri-Food Analytics Lab at Dalhousie University, almost 40 per cent of Canadians intended to use self-checkouts most of the time for purchases between June to December 2021. With self-checkouts, the need for cashiers may be reduced in the future.



However, according to Askelrod, e-commerce is gaining momentum and the need for virtual customer support and human interaction is growing. Since many people are placing orders online, customer service is needed if someone is having trouble receiving their order or if there was an issue with the quality of it.

Healthcare

Telehealth has elevated the way that the healthcare industry works by requiring patients to schedule a virtual appointment with their doctor or physician instead of visiting in-person.

“The way we used to provide healthcare was kind of inconvenient to have to drag yourself into a doctor’s office and be surrounded by other sick people,” says Askelrod. “When a practitioner has to do an assessment on someone then you come in for sure, but for a specific purpose.”

That being said, according to [Tincture](#), there will still be a high demand for healthcare workers in the future due to a rising aging population. However, technology advancements will strive to make each interaction between patient and doctor more impactful by reducing the need to visit in-person unless absolutely necessary.

Finance

Traditional bank branches may be at risk of closure due to the increased use of blockchain technology, cryptocurrencies and online banking.

Even though this automation process may decrease the need for humans to carry out some of the repetitive processes involved in the financial sector, it may also increase jobs that require monitoring and maintenance of these systems. [Positions](#) such as AI and machine learning specialists, big data specialists and process automation specialists may replace more traditional roles in this sector, such as bank tellers, accountants, bookkeepers and payroll clerks.

Moving forward...

When it comes to thinking about the future and making a career choice, it is important to explore and continue learning about industries and trends. Askelrod recommends that young people take inventory of the jobs that they’ve had and identify their strengths and developments.

“Remember the future is friendly,” she says. “Whatever future we desire—we need to contribute to building that.” ♦

When LIFE happens

Navigating careers during turbulent transitions

Written by BRITTANY STUCKLESS

Illustrations by AISHARJA CHOWDHURY



LIFE CHALLENGES CAN HAVE a massive effect on productivity, maintaining workflow and furthering one's career. This is true whether they're positive changes, such as starting a family, or negative changes, like a sudden illness or loss.

A lot of the time, people enjoy their careers and don't want to sacrifice them when life becomes demanding. That's why learning how to make it through these events by persevering can be helpful and inspiring.

Maureen Doody, a painter from Ottawa, was diagnosed with breast cancer in 2017—right in the middle of her thriving career. It completely caught her off guard and changed her life.

"I had so many emotions, thoughts and unknowns. It was hard to process and verbally communicate the varying complexities of my emotions," she says.

Initially, her artistic career was at a standstill but it was too important to let it slip away.

Doody was able to hold onto her career by temporarily switching to writing and poetry. This was the most productive way she could channel her feelings during the initial stages of her illness.

"I started writing. With fear, with pain, with doubt, with hands shaking, with my voice on the page, trembling," she says. "Writing has helped me move through, shape and claim my journey to a place of healing, comfort and growth. Towards a more peaceful acceptance."

Doody's ability to embrace her emotions ignited her career and she even received more attention in her field.

"Recently, my poem depicting my cancer journey was featured in WILDFIRE magazine," she says.

Sometimes, life transitions are welcome. This is currently the case for Xylia Fraser.

Fraser is going through the long process of adopting a pair of siblings with her partner. She also works graveyard shifts as a transition house counselor in Wolfville, N.S.

Fraser was promoted to a full-time position at work and hopes to continue flourishing in her career while becoming a parent. Her strategy for balancing this change is refusing to let herself become too stressed and instead let events unfold as naturally as possible.

"The single most important thing is to become aware of your personal warning signs that you're becoming overwhelmed," she says.

Fraser has a list of techniques she relies on to help her avoid feeling swamped with everything going on in her life.

"When I recognize that I'm beginning to get overwhelmed, I ramp up my self-care routine by doing guided meditation multiple times a day. The Headspace and Balance apps are amazing," she says. "I also seek support in whatever way is accessible, whether it be family, friends or a professional. And simply doing things that I enjoy."

Doody also mentions the importance of relaxation while going through her cancer recovery process. For her, the outdoors keeps her feeling grounded.

"Being outside immersed in nature distracts me from the stressors and challenges of daily life and so that I don't get bogged down with negative thoughts," she says.

Fraser also reinforces the importance of having a professional to talk to about life transitions.



“A more recent mindset change I’ve experienced is looking at therapy as a place where I can gain more tools for my toolkit,” she says.

“Being outside immersed in nature distracts me from the stressors and challenges of daily life and so that I don’t get bogged down with negative thoughts”

Going through career disruptions can also include recognizing unsupportive work environments. Sometimes, employers aren’t helpful when their employees go through trying times.

For Alberta-based sales auditor Cheryl Hobbs, this was something she came to realize when going through a divorce.

“I was working for a company that wasn’t very understanding when it came to life issues affecting your productivity,” she says. “There was no compassion for any matters outside of your expected productivity during the workday.”

Handling an unsympathetic company didn’t prevent Hobbs from progressing in her career and she was able to manage the situation before successfully changing companies.

“I prioritized the things in my life,” she says. “I made schedule changes to my daily routine and I stayed focused on the matters that needed my full attention all while not missing work or passing duties on to coworkers or losing pay.”

Acknowledging inner power can also help put life into perspective and help people navigate challenging transitions.

“It’s not about denying the tough days, the painful moments or the challenges,” Doody says. “It’s about your strength, passion and commitment towards empowered living.” ♦

Disconnecting online to reconnect offline

Why pressing pause on screen time contributes to a healthier life

Written by AMY FOURNIER

Illustrations by MEAGHAN FLOKSTRA



WHEN ALYSSA ALIBAKSH entered the workforce in 2020, she had never expected to be working from home and spending most of her time on digital devices. Not only was she online for seven to eight hours a day for work, but she also found herself looking at screens a lot during her free time.

“I end up going from one screen to another and even though the other half of my day is spent looking at things just randomly and leisurely and not anything focused on work, it’s still a great amount of time spent staring at a screen,” says Alibaksh, who works as a communications specialist at a bank.

According to the World Health Organization, sedentary lifestyles may increase the risk of cardiovascular diseases, diabetes, colon cancer, high blood pressure, osteoporosis, depression and anxiety. The government of Canada [recommends](#) that adults should be active for at least two and a half hours a week in order to achieve health benefits.

Taryn Grieder, a psychology professor at the University of Toronto, says that media apps such as TikTok, YouTube and Instagram keep users engaged through instant gratification which can make disconnecting from devices difficult.

“If you’re not interested in a specific video then you can just move onto the next one,” says Grieder.

“There’s this really quick positive reinforcement.”

Remote work also eliminates commute time and may reduce overall movement throughout the day. “We walk from our car to work and we take the stairs, go for lunch and do things like that,” Grieder says. “While we’re at home we’re not doing that sort of stuff.”

Stay consistent and persistent

With the increase of technology, many Youtubers have developed workout regimes that can be done

from the comfort of one’s home. However, following through with an online workout plan may prove difficult for some individuals.

“I will say I had more time and I did try to engage in those online workouts and online guided workouts and all that kind of stuff,” says Alibaksh. “I did it for a solid month but I think the motivation is sometimes very hard.”

Participating in sports, going for walks or runs or going to the gym are ways that people can naturally unplug while maintaining physical fitness.

“You might have to start out by kind of forcing it but hopefully then you will get up the intrinsic motivation

to do those types of things,” says Grieder.

Scheduling time to engage in physical activity and committing to that time will help individuals see the reward that an exercise regime can have on the body and mind.

Start small and make gradual changes

When it comes to maintaining social health, individuals are now connected to each other more than ever. However, Grieder says that not all connections have the same value.

“Our ability to be connected has increased but the more deeper and meaningful connections really decreased,” she says.

Simply swapping a text message for an audio call may provide an alternate way to enhance social connections while reducing screen time fatigue. “It’s nice to just pop some headphones in, stick my phone in my pocket and walk around the house and get things done [while] still being able to converse with someone,” says Alibaksh.

When it comes to maintaining a healthy lifestyle in the future, it is important for individuals to assess their own relationship with technology and how it may or may not be working to their benefit.

“Our ability to be connected has increased but the more deeper and meaningful connections really decreased,”

“I think it’s a lot of learning what works for you and finding out what works best in order to find that balance,” says Alibaksh.

Although it is nearly impossible to escape the digital realm completely, switching off or taking a break from devices—even for an hour a day— is still an accomplishment. ♦



A large industrial facility, possibly a power plant or refinery, is shown against a hazy, orange-tinted sky. A massive plume of white smoke or steam rises from a tall chimney on the left, dominating the upper half of the frame. The industrial structures are silhouetted against the bright sky. The overall mood is one of environmental impact and industrial activity.

Rest but don't quit

The remedy to the climate crisis and climate fatigue is collective action against the major contributing forces

Written by Olivia Matheson-Mowers

IN THE SUMMER OF 2021, as Johanna Peacock jammed out to singer Lorde's long awaited third album, *Solar Power*, she noticed that embedded within almost every track was an intense climate change undertone.

It led to Peacock and her best friend conducting a collaborative critical analysis to dissect each song's hidden meaning and compare it to Lorde's previous works from eras where the climate crisis didn't feel as devastating and immediate.

Peacock often finds herself identifying climate change metaphors within multiple forms of media because of the massive connection and impact it has with so many components of everyday life.

"You go about your life but then you feel more exhausted and way, way more melancholic than you think anybody should at 25 and you remember, 'oh right, the planet is dying,'" she says. "This is what it feels like to be constantly anxious about a massive, specific, uncontrollable something."

Peacock's feelings illuminate the nearly universal fatigue and uncontrollable feelings many are experiencing as the climate crisis looms over with promises of [futures](#) consisting of fiery temperatures, vicious tropical storms, droughts and flooded regions.

Dianne Saxe, who was the last environmental commissioner of Ontario—until the Ford government abolished the position in 2019—and current deputy lead of the Green Party of Ontario, says that this is where the planet is heading if serious adjustments are not made.

"We've reached a point where the best case scenario for the lifetime of today's children is widespread death and suffering," she says. "The worst case is humanity on the brink of extinction."

Saxe cautions that society has forfeited the option to not have some measure of climate destruction and points to the November 2021 flooding in British Columbia and similarly devastating events happening around the world as examples.

Managing climate fatigue

With a majority of the carbon emissions coming from [90 companies](#) with CEOs boasting eight-figure salaries, it's understandably made a lot of people feel as though they should throw in the towel and accept their fate.

Peacock disagrees with this view and believes that it is counter productive. Instead, she says that in order for this issue to receive immediate action, society needs to hold these companies and governments accountable through individual actions.

"We have to tell them—and preferably rather loudly, that we think it is a pretty damn immediate emergency," she says.

While Saxe can understand the climate fatigue individuals are experiencing, the climate crisis won't go away just because people are tired of it. When she or her colleagues who have been working on climate environmental protection for decades experience periods of exhaustion, the best advice she can offer is rest but don't quit.

"Action feels better than anxiety," she says. "The only recipe for hope that I know is knowledge plus action."

Saxe also mentions the dangers of greenwashing and the circulation of misinformation regarding the climate crisis. She warns that this misinformation is not innocently published but rather has been deliberately created and released into the public sphere to allow those who benefit from the current status quo to keep making money—regardless of the consequences.

"There's a very large financial payback for the very rich and powerful to use their money and power to get governments to set rules to allow them to make more," she says.

Technological solutions

While the climate crisis can sometimes feel incurable, Saxe explains that the technology that is needed to clean the air, improve public health,

minimize urban sprawl, grow eco-friendly food and protect a stable climate is already available and accessible.

Some examples are experimental projects like the [smog free towers](#) that have been installed in various cities within China. These have been found to greatly reduce pollution while requiring no electricity to function.

The Green Party of Ontario's [Roadmap to Net Zero](#) also highlights that the implementation of energy efficiency upgrades and heat pumps to replace fossil fuel use in buildings would reduce pollution by 40 per cent by 2030 and achieve net-zero by 2040.

So what's the hold-up? A combination of foot-dragging, insufficient planning and a prioritization of monetary gain by governmental officials, says Saxe.

She highlights Ford's turbocharging of urban sprawl which will force individual families and the province as a whole into a very high carbon lifestyle, cancellations of conservation programs and clean power contracts and continued expansion on gas pipelines that will subsequently lock in a highly fossil-dependent urban form.

"In every part of the challenge, Ontario is mostly doing the wrong thing," she says.

Collective action is the answer

Ontario's current approach towards the climate crisis is understandably frustrating and despairing but it doesn't revoke the responsibility of individuals, nor does it undermine the power of collective action. While Saxe believes that everyone needs to take measures to reduce their own carbon footprints, she mentions that the climate crisis can't be solved by individuals because it is a collective problem that has to be solved collaboratively.

She encourages people to find something they are passionate about, identify the climate angle, which is easy since it affects almost everything, and then find like-minded individuals who share the same passion. Artists should seek out artists groups and musicians should create and perform music that inspires and gets people active, she says.

"We have baked in a lot of destruction," she says. "But we still have a small window to make an enormous difference in the future. And to make all of our lives better." ♦

Photo courtesy of PIXABAY (PEXELS)





The deciding factor

Five strategies for making tough life choices

Written by BRITTANY STUCKLESS

As far as insignificant decisions go, deciding what to wear or what restaurant to go to isn't going to majorly affect your future.

However, there are choices you make that will have a meaningful effect on your journey through life; some of which will cause stress and uncertainties. That's why it's important to have a plan of action when it comes to making these choices.

Make lists

When faced with tough decisions, making a pros and cons list is a valuable strategy. They can help you organize your thoughts, weigh the positives and negatives of a situation and visualize outcomes.

Samanda Stroud, a 28-year-old editor, agrees with this sentiment. When pondering whether she should relocate from Toronto to her hometown of St. John's, N.L., she utilized this strategy.

"I started making lists. Pros and cons lists; lists of moving companies to ship our possessions halfway across the country; lists of available apartments in St. John's; lists of things to keep, to get rid of, to lend, to donate," she says. "In the end, staying organized helped immensely."

Shannon Dinn, a 29-year-old French teacher, made the difficult decision to change her career path, which involved moving to France from Montreal. The choice was a hard one as she didn't have

experience living independently or in a foreign country.

Her pros list was much longer than the cons, ultimately giving her the push to change careers.

One of the most prominent pros for Dinn was how accomplished she would feel once she entered France and embraced the direction her career was heading.

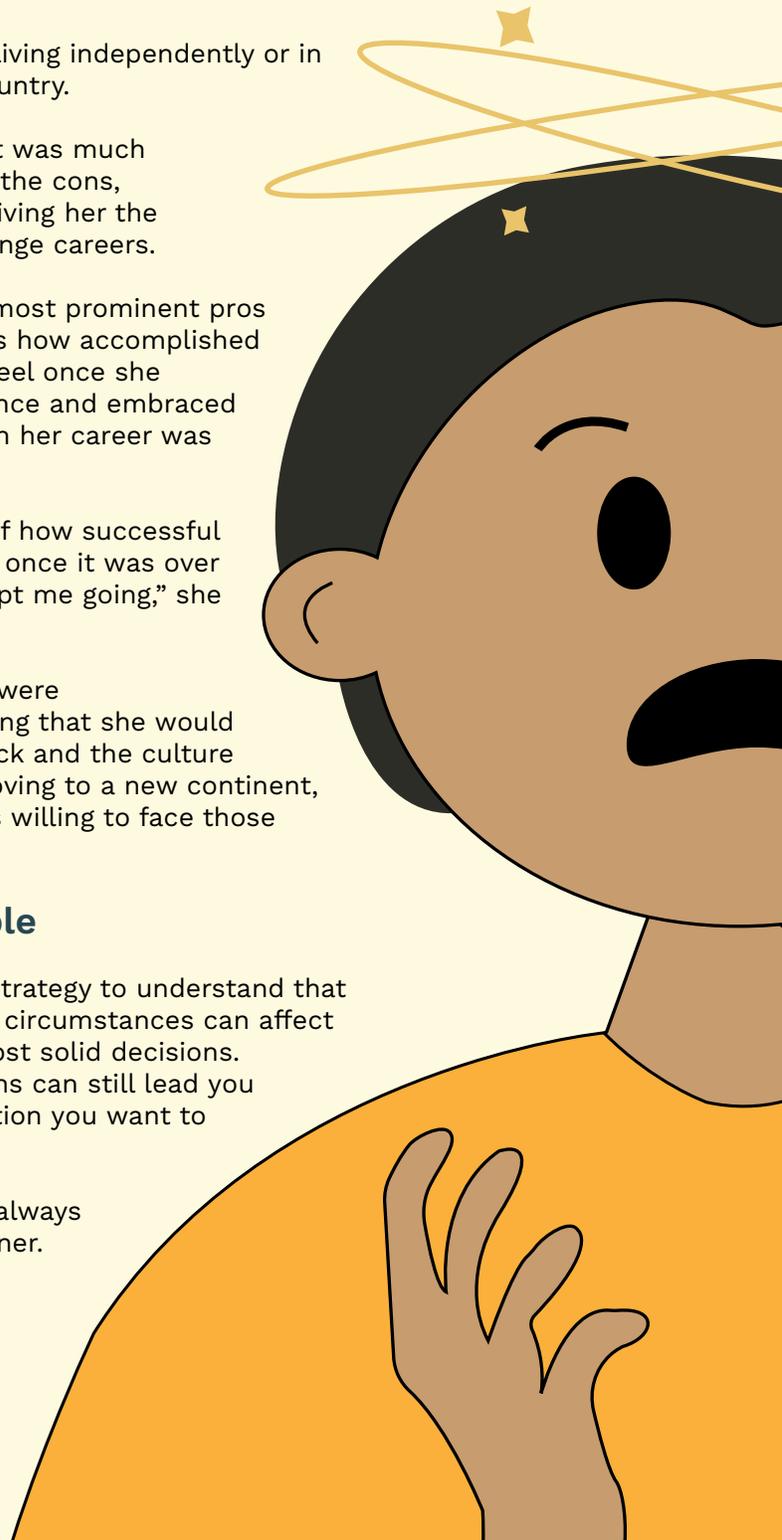
"Thoughts of how successful I would feel once it was over are what kept me going," she says.

Some cons were understanding that she would feel homesick and the culture shock of moving to a new continent, but she was willing to face those obstacles.

Be flexible

It's a good strategy to understand that extenuating circumstances can affect even the most solid decisions. Altering plans can still lead you in the direction you want to go in.

Stroud has always been a planner. However,



throughout the years, she has learned that while things may go awry it doesn't mean you've made the wrong decision.

"For me, it's; make a plan and then make at least two backup plans," she says. "Expecting the unexpected is always important. I feel that plans and strategies are helpful to get the ball rolling to set the initial framework, but from there you should expect the plan to evolve continuously."

Envision your future self

Imagining the person you hope to become can also help steer you in the right direction. When you're on the fence about what to do, you should assess which choice is more likely to shape you into the person you want to be.

Dinn applied this strategy when she decided to change her career in a different country rather than stay in her comfort zone.

"For me, thinking of the long term seems to be a driving force for any big decision I make," she says.

Consult your support system

Your network of friends and family can help you make even the most difficult decisions. This can be especially useful if someone you know has made similar choices in the past.

For instance, Stroud knew that many of her friends had similar experiences of living in Toronto for a few years before deciding to move back home to Newfoundland.

"After talking to enough people about their different experiences, it was much easier to decide whether or not it was even realistic to move back to Newfoundland at all," she says.

Support systems can also help guide you through life transitions by offering assistance. Knowing if your friends and family will be there for you can push you in a particular direction during the decision-making process.

Stroud says her group of friends were key in reassuring her that she was making the right decision by providing a helping hand during her move.

"My partner and I were also fortunate to have a strong support network—in both Newfoundland and Toronto," she says. "Friends and family helped us move, lent us their vehicles, stored things for us, took care of our cat."

Ask yourself questions

It's impossible to predict what will happen in the future, but you can hypothesize and ask yourself questions, which can help you make decisions.

Sitting down to write these questions out with a pen and paper or on your computer and answering them will help you learn as much as possible. Also, having tangible information you can reflect on when needed will help you organize your thoughts.

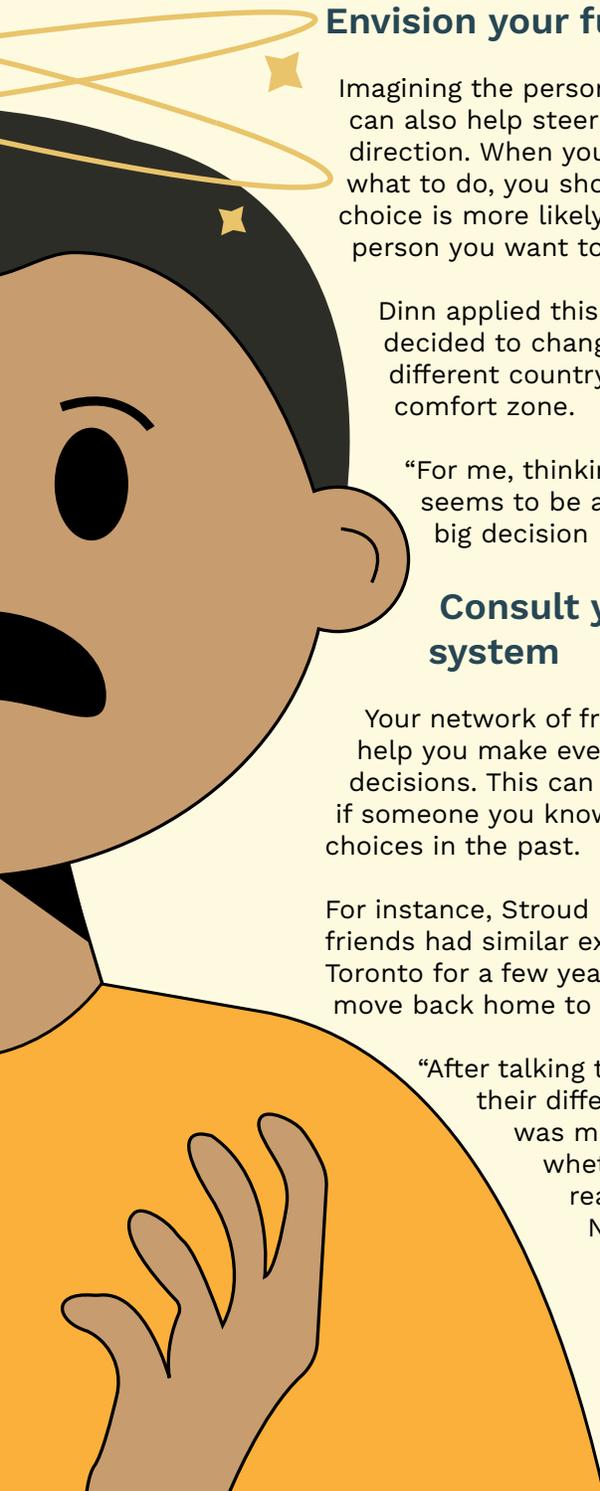
Dinn asked herself critical questions before deciding to change her career.

"I asked myself: What will I learn from it? Is the reward greater than the risk? And what are the chances I'll feel happy I did it?" she says.

Similarly, Stroud asked herself questions in regards to moving home to Newfoundland.

"I asked myself: how hard was it to find [and] keep a job? What is the cost of living like these days? Has the accessibility of the city improved at all?" she says.

Making tough choices is inevitable in life. The key is realizing it doesn't have to be a chore—but an exciting necessity. ♦



Out with the old, in with the new

With in-person shopping on the decline, retailers have to make changes to keep up with customer demands

Written by HAELEY DIRISIO

Illustrations by AISHARJA CHOWDHURY





IT IS NO SURPRISE that since the COVID-19 pandemic began, online shopping has seen an influx while in-person shopping has drastically decreased. But the decline of in-person shopping started long before the pandemic.

In a [research study](#) done in 2017, Credit Suisse predicted that 25 per cent of all U.S. malls will close by 2022. This was after Michael Kors announced the closures of 125 stores and department stores like JCPenney, Sears—which no longer has any stores in Canada—and Macy’s announced shutdowns of several locations.

Retail analyst and author Bruce Winder says malls are now replacing department store areas with places like gyms and grocery stores, while also adding more luxury brands.

“What’s happened now, select malls have reset themselves to be more luxury,” Winder says. “They really cater to folks who are quite well off.”

Malls are changing because the clientele has adjusted their needs and Winder says the shopping establishments are now targeting millennials and Gen Z as these are the younger generations entering the workforce. Millennials and Gen Z appreciate the ease of online shopping and other technological advances that are now available.

Aisle 24 is a cashierless grocery market created to appeal to those looking for convenience by using technology to shop for groceries.

John Douang, co-founder and CEO of Aisle 24 says, “With the demographic of the Gen Z’s that are getting older and starting to consume more and spend more money, this is what they are accustomed to,” he says. “They are accustomed to the conveniences that a lot of these technologies provide. So retailers need to adapt, and they will.”

Online shopping has become more popular over the years because of its convenience and with that, retailers need to be ready for the new world of shopping. “It’s kind of that whole saying of, you either adapt to the change or you’re going to get left behind,” Douang says.

Eunice Si, a 23-year-old student at the University of Toronto, has been working in retail throughout her undergrad. While employed at Ardene and Sephora,

she has seen a decline of in-person shopping—or at least in-person buying.

“[At Ardene] we saw a lot of people that come in to try the product, get their size but still prefer to order it online afterwards,” Si says. “We get that a lot at Sephora, people come in to try their foundation shade and then they prefer to get it sent to their home.”

Si also mentions that people often ordered online because the product they were looking for wasn’t in store.

“Sephora has taken in a large influx of brands and I have a lot of clients coming in looking around and I’ll ask them if they need help and they’ll say a certain brand that’s online only,” she says.

The Sephora stores are seeing less in-store merchandise and more products being hosted online because those items can be housed in a warehouse and shipped directly to the customer, Si explains.

With this rise of online shopping and increase in mall closures, retail positions will be impacted as well.

Si is in her fourth year of school and does not plan on working in retail for much longer, but she does worry about retail jobs for future generations.

“It does scare me, for example my sister who’s going into university may not be able to find a job that helps her get by while she’s in it,” she says.

However, Winder explains that although retail jobs will decline, they will be redistributed in other areas.

“Some people will work in fulfilment centres and warehouses or [be] people who drive packages,” he says.

The reduction of shopping malls is inevitable with new ways of ordering from the comforts of home. But with that will come new ways for retailers to capitalize on the use of technology.

“It’s going to help the traditional companies and the traditional retailers to make their operations more efficient and less costly by using technology,” Douang says.

They just have to adapt, or risk getting left behind. ♦

The metaverse: a realm of digital possibilities

While the term has exploded in recent years, what exactly does this new world promise?

Written by Alyssa Bravo



THE TECHNOLOGICAL ADVANCEMENTS of the internet, social media, virtual reality and cryptocurrencies have spurred an onslaught of theories and predictions surrounding the metaverse, which has become a topical subject in recent years.

Blockbuster films such as 2016's Ready Player One and 2021's Free Guy have tackled ideas surrounding the concept. In October 2021, the iconically-named and well known company Facebook was renamed Meta to better reflect the corporation's ambition to further develop the metaverse.

Even with the broad and ever-growing nature of the metaverse, many are still quite unfamiliar with what it is and what it could mean for the future of technology.

Into the metaverse

The term "metaverse" itself was first coined in the 1992 novel Snow Crash, written by Neal Stephenson. In the book, the metaverse refers to a virtual world where the protagonist, Hiro, is able to socialize, shop and confront enemies through his digital avatar. Thirty years later, this is not too far off from how it is defined today.

Alexandra Bal, an associate professor at Ryerson/X University's school of media, describes the metaverse as "social media on steroids" and something that has been a concept for a long time, despite its more recent surge in popularity.

"It's been around since at least the '90s in terms of modern times. But you could actually say [since] the ancient Greek times," Bal says. "People have been thinking about other spaces where we could exist for as long as our humanity has existed, really."

Although technology is still years away from seeing the metaverse fully-formed and realized, elements of it have already existed for quite some time.

"The internet is like a simulated environment where we can do most of our lives. Many aspects of our lives are already there," Bal says. "Where do you shop? Online. Where would you meet someone for dating? Online. Do you communicate with your friends online? Yes. So there's already a metaverse,

it's just not three-dimensional. It's not yet inhabited through simulated aesthetics, but it already is here."

As an example, Bal highlights the video game Grand Theft Auto V, which incorporates an online multiplayer mode that allows players to engage with each other in the game's fictional city.

"To be able to hang out with friends and loved ones in an environment that seems realistic enough that it allows us to communicate as if we were actually together is something that can definitely benefit us, especially those who are lonely during these times"

"Anyone who plays games [like Grand Theft Auto V] is in a virtual world," she says. "It's a type of simulated environment and you could argue that it's a metaverse in its own right."

Cashing in on digital trade

Within the broader realm of the metaverse are cryptocurrencies and non-fungible tokens (NFTs).

Andrew Nguyen, 22, was first introduced to the idea of the metaverse through his interest in cryptocurrencies, which he would describe as, "digital assets that can be tied specifically to a single wallet."

Cryptocurrencies are fully digital forms of currencies that can be used for trading. According to [Investopedia](#), cryptocurrencies are "theoretically immune" to government interference or manipulation due to their lack of ties to any central authority.

Despite the popularity of coins such as Bitcoin and Ethereum, there aren't many e-commerce sites that

allow purchases with cryptocurrencies yet. Still, they have become a popular means of trade due to their profitable potential and accessibility.

NFTs are somewhat similar to cryptocurrencies because they are used as forms of trade within the digital market. However, as its name suggests, they are literally non-fungible and cannot be duplicated or substituted—unlike most cryptocurrencies. As described in an [article by CNN](#), NFTs, “transform digital works of art and other collectibles into one-of-a-kind, verifiable assets that are easy to trade on the blockchain.”

Nguyen predicts that cryptocurrencies, along with NFTs, will play bigger roles within the realm of the metaverse as technology continues to progress.

“Anytime there would be an exchange for something of value, there would need to be a crypto used as currency for that transaction,” he says.

The future of the metaverse

Nguyen notes the drastic impacts that COVID-19 has had on social interaction among people and their loved ones. He hopes that this can be somewhat rectified with the potential implications of the metaverse.

“To be able to hang out with friends and loved ones in an environment that seems realistic enough that it allows us to communicate as if we were actually together is something that can definitely benefit us, especially those who are lonely during these times,” he says.

In addition to the impacts of COVID-19, Bal says that the established metaverse has become a welcome communal space for those with disabilities and those who struggle with in-person interactions.

“These spaces can be a lot less anxiety-driven and anxiety-generating than in-person,” she says. “I’d love to see that openness—not for [the metaverse] to become just marketplaces—but to become spaces where people can explore their interests and embrace the safe spaces that celebrate diversity and difference.”

As time progresses, Bal hopes to see this potential thrive. Advancements in technology continue to drive society forward, creating endless possibilities within the metaverse. ♦





Thanks, I manifested it

The psychology behind the TikTok phenomenon

Written by AMY FOURNIER

IN 2020, SARAH O'NEILL found herself scrolling through TikTok one night and came across multiple videos of people “manifesting.” Users on TikTok were sharing tips on how people can fall into alignment—create a meaningful life based on their unique purpose, attract personal desires and live abundantly. Creators were claiming that people could manifest pretty much anything they could dream of—a relationship, good grades, financial and career success.

Curious and intrigued, O'Neill decided to do some of her own research on manifesting and began to incorporate some of the practices that were being promoted on social media into her daily life. She bought a journal and started to write down all the goals she had for herself and the ways she was going to achieve them, along with creating a mood board.

By the end of 2021, O'Neill says she manifested her Instagram account's success by gaining over 10,000 followers.

“I think manifesting is 50 per cent putting it out into the universe, saying your affirmations and visualizing goals,” she says. “The other half of it is putting in your own work and taking steps toward that goal.”

See it to believe it

“For me, visual manifestation really works,” says O'Neill. “So, creating mood boards and just looking at the thing every day can help me become motivated to do it.”

Sam Maglio, associate professor of marketing and psychology at the University of Toronto, says that having a picture of something that you wish for in the future, such as a briefcase of money, may serve as a daily reminder and influence behaviours for achieving that goal.

As well, visualization methods help bring the future closer to the present. “Colleagues and I found that when people believe that the present ends sooner, they are more inclined to make future-oriented decisions,” he says.

A popular manifestation method that was circulating on TikTok was called the “369 method.” According to [an article](#) in *Cosmopolitan*, this method consists of the individual writing down what they are trying to manifest three times in the morning, repeating it in the afternoon six times and in the evening writing it down again nine times. Another similar method of manifestation is called the five by 55 technique which involves writing down a certain goal or dream

55 times for five days in a row.

Maglio says that this repetition of a goal or intent is known in psychology as “rehearsal.” “It's an attempt to maintain information longer in the memory,” he says.

O'Neill says that repeating positive affirmations helped to manifest her confidence.

“Catching my negative thoughts and consciously flipping them around has really helped me,” she says. “Even if I didn't believe it at the time, constantly telling myself that my hair looks great or that I love my body for all that it does, made me start to perceive myself in a different way and eventually believe in what I was telling myself.”

Being mindful

Although manifestation is centred around attraction and cultivating more positive thinking, it should not be confused with toxic positivity which dismisses negative emotions and may make some people feel pressured to feel happy all of the time. O'Neill acknowledges that not every day is going to be ideal.

“I feel like it's normal to have bad days,” says O'Neill. “I think it's important that when you're feeling like that to spend time with yourself and listen to podcasts, meditate, write down your thoughts and accept your emotions because if you just put them away I think that's when you start to dig yourself into a hole,” she says.

It may seem counterintuitive, but practicing gratitude is very common and helpful to a lot of people when it comes to manifesting their future. Gratitude has been shown to [help people](#) cultivate an optimistic outlook.

“If you come up with at least five things a day that you're grateful for, your mind is going to start actively looking for things to be grateful for,” says O'Neill. “It becomes a part of your routine after that.”

Being thankful for the present moment contributes to a sense of coherence, which is how confident a person feels about potential life outcomes. According to an [article](#) by Headspace, practicing mindfulness helps to increase focus, productivity and problem-solving skills, which are useful tools for taking steps towards a fulfilling future.

Manifestation may not be as magical as it appears online. However, applying manifestation techniques in daily life can be a powerful way for someone to achieve their personal goals. ♦

Short-lived filtered confidence

Amplifying insecurities and creating unrealistic beauty standards, are social media filters doing more harm than good?

Written by OLIVIA MATHESON MOWERS

Illustrations by AISHARJA CHOWDHURY



AS A SEASONED MILLENNIAL, Katie Conohan remembers a time when social media filters didn't exist.

She thinks back to when people would post unedited photos of themselves throwing up peace signs with their friends. Or poorly angled selfies that showcased their unblended frosted eyeshadow and glittery shiny lip gloss. A time when people unabashedly shared their unfiltered selves on social media and made no attempt to hide any of their imperfections.

Now, Conohan finds that she is unable to take a photo without using a filter. She admits that she has grown reliant on the digital manipulations offered on social media platforms like Snapchat and Instagram that provides users with the appearance of clear skin by erasing any blemishes and smoothing out pores.

"It's not that I'm trying to be fake," she says. "I'm just very insecure about how I look and it's a way to give myself a little boost of confidence."

The boost of confidence is not a permanent one as Conohan finds herself favouring her filtered appearance, ultimately leaving her feeling more insecure. It's also resulted in her trying to replicate the virtual version of herself through the use of makeup as she grows more attached to this optimized version.

In the past, individuals seeking plastic surgery operations would bring in photos of celebrities as inspiration but recently there has been [a surge in patients](#) instead trying to mirror digitally enhanced portrayals of themselves through surgical means.

The phenomenon has been dubbed "Snapchat Dysmorphia," a term originally coined by Dr. Tijion Esho, who has refused to perform surgical alterations on patients requesting to look like their filtered selves.

"Treating someone like this will start them on a journey where they will never be happy and psychological support is needed," he stated in an

[article](#) published by Independent in 2018.

Esho is not the only one to have noticed the potential dangers rooted within Snapchat Dysmorphia—in a [study](#) conducted by JAMA Facial Plastic Surgery, it was found that it could be possible for filters to cause users to lose touch with reality because of the enforced expectations to look perfectly filtered in real life. The study also noted that the risk could be higher for adolescents and/or those suffering from body dysmorphic disorder.

Alexa Cate, a high-school student, believes that using social media filters has had a negative impact on her opinion of her own appearance. Similarly to Conohan, she finds herself rarely able to take a selfie or video without utilizing a filter to smooth out her skin.

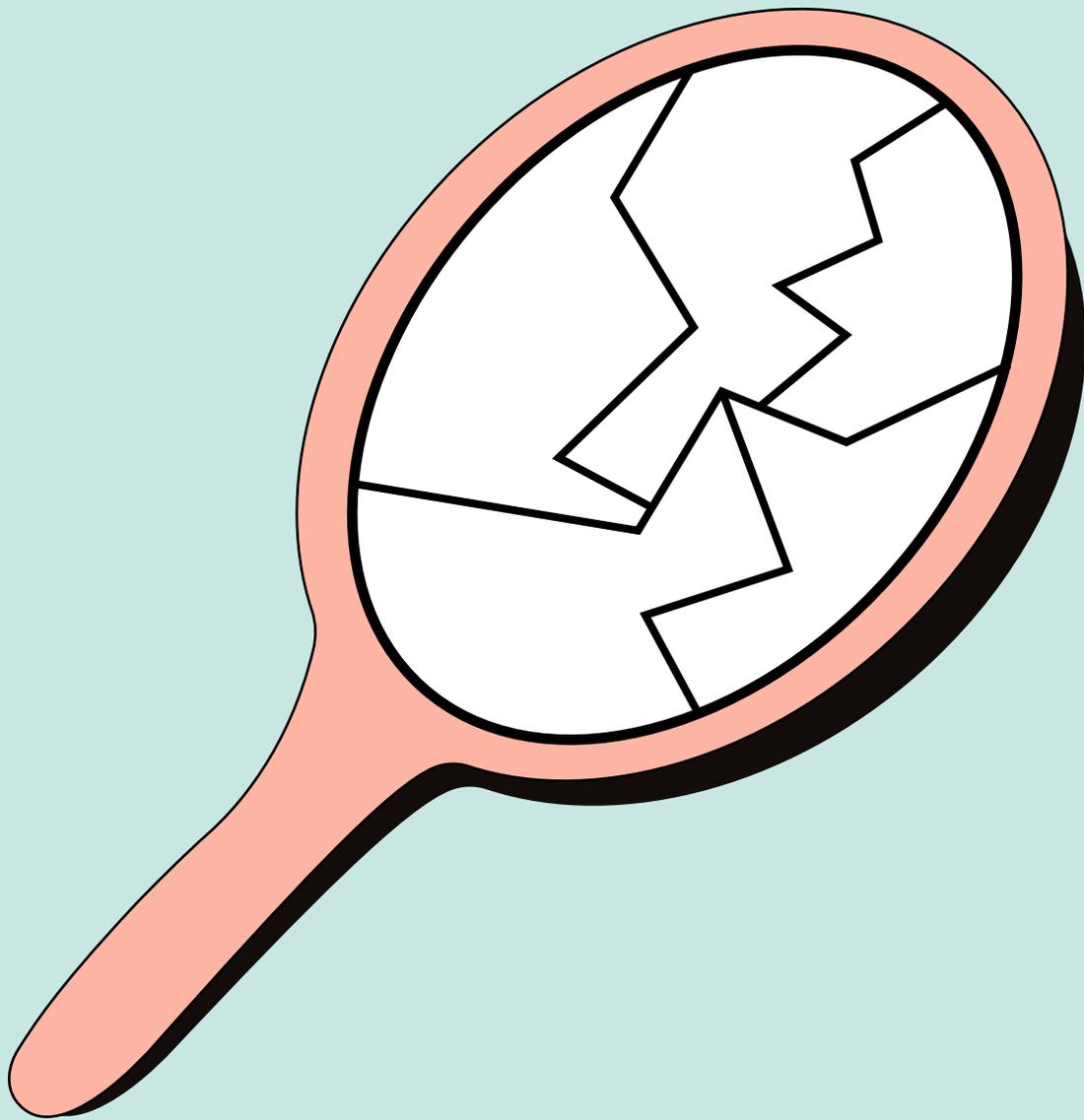
"I find myself wishing that my skin was as clear as the filters make it look," she says. "Then when I take off the filter, I usually have an even more negative opinion of my actual skin."

"Then when I take off the filter, I usually have an even more negative opinion of my actual skin"

Katey Park, a current PhD candidate at Ryerson/X University whose research focuses include body image, social media and mindfulness, believes that it's important to note that there has always been sociocultural pressures for women to maintain a certain sense of idealistic beauty—the format has just recently changed from movies and television to social media.

"The problem of unrealistic beauty standards has always been there," she says. "Filters didn't introduce them."

“One of these reasons why people feel so insecure is that they see other people with these filters on and think that those people actually look like that,” she says. “And then they compare themselves to someone who doesn’t even really look like that.”





Park also says another element that could be contributing to people's negative opinions towards their appearance is the close proximity between users and the camera lens when taking a selfie.

The short distance causes some people to fixate on supposedly undesirable traits such as wrinkles, enlarged pores, wide noses or asymmetrical facial features, which they may not have been aware of prior to the inception of selfies. In response to these introduced insecurities, filters can offer an easy fix by allowing people to perform Photoshop inspired retouches to their personal photos.

Cate believes that filters are especially harmful because so many people use them and it has amplified into an unrealistic beauty standard that everyone is trying to embody.

"One of these reasons why people feel so insecure is that they see other people with these filters on and think that those people actually look like that," she says. "And then they compare themselves to someone who doesn't even really look like that."

Cate and Conohan both believe that the potential risk of appearance comparison that filters encourage is a serious concern and in need of solution.

Cate mentions that one potential remedy could be the creation of policies that require disclaimers stating if a photo is filtered, similar to the law introduced by France in 2017. This law stipulates

that all images that have been modified must be accompanied by a notice. She thinks that this could inform individuals that the person in the photo doesn't actually look like that and could minimize the urge to compare themselves to this digitally manifested image.

While Park does agree that appearance comparison and body dysmorphic disorder are serious issues, the [research](#) that has been done has found that disclaimers were not helpful. She explains that in two studies it was actually found that disclaimers made people more likely to compare themselves.

She instead advocates for the inclusion of more diverse body types in the media and also stresses that plastic surgery is not the answer to solve any kind of body dysmorphic disorder, not just ones influenced by social media filters.

"It's a mental illness—there's not actually anything wrong with your nose," she says.

The upside is that with cognitive therapy and medication, body dysmorphic disorder can be treated with [high success rates](#).

Conohan hopes for a future in which society can recreate the pre-filter social media experience that wasn't centred around seeking approval from others through digital enhancements—but frosted eyeshadow can stay in the past, where it belongs. ♦

Seeing the world on a shoestring budget

Travelling after graduation doesn't have to break the bank

Written by ALYSSA BRAVO
Illustrations by Aisharja Chowdhury



IT'S INEVITABLE to feel unsure of what to do after graduating post-secondary school. People will sometimes choose to continue their education by pursuing a graduate degree. Others will try and get their foot in the door by finding a full-time job. However, with no mortgage to worry about and no family to take care of just yet, some post-graduates will often choose to travel before settling into their career or furthering their education.

While the lack of commitments to anything back home is a decent enough excuse to explore the world, it's not ideal to blow one's entire life savings on a single vacation. Although it may sound difficult to cut back on a dream trip abroad, it is still possible to save money and have a fun experience to be remembered for years to come.

Plan ahead and save on expenses

According to [an article](#) by Value Penguin, transportation, food and lodging are the most expensive components to travel. With this in mind, it's important to plan months in advance in order to maintain a tight budget.

Soon after graduating from Ryerson/X University's computer science program, Danica Velarde travelled to Japan with her cousins. Months prior to the actual trip, the group planned meticulously which allowed them to find cheaper flights, hotels and transportation.

"Planning ahead can definitely help with cost options for hotels and transportation to optimize your travel experience," she says.

During their trip, Velarde and her cousins stayed at capsule hotels—also known as pod hotels—which provide tourists with basic and affordable accommodations. The group also made sure that these hotels were located close enough to the sights they wished to see, or near a train station so that they could avoid paying for taxi fares.

"We relied heavily on Japan's public transit, which was super convenient. They had Wi-Fi on board, and the trains were always on time," Velarde says. She also found that buying transit passes helped her save money in the long run with its unlimited trips perk.

Solo versus group travel

Travelling with others is a great way to alleviate accommodation expenses and maintain a tight budget. Many places even offer group rates for those who choose not to travel solo.

But travelling with others can be difficult, especially when trying to map out personal itineraries.

Kevin Wagar is a family travel blogger who runs the blog Wandering Wagars. Having travelled globally with his wife and children, he recognizes the importance of making sure everyone on the trip is having an enjoyable experience.

"Whenever you travel with someone, they might not have the same expectations of the places that you're visiting as you do. They might not want to see the same thing as you might want to," he says. "It's important to know that just because you're on the trip, it doesn't mean that somebody else isn't on the trip too. So work together and plan and lay out those things that you want to do."

Ignore social media

Social media platforms such as Instagram and TikTok are known to glamourize various aspects of life, and travel is no exception.

A [Forbes article](#) says that Instagram has caused an influx of unrealistic travel expectations among millennials. Several users base their trips off of the information posted on the platform, with some even prioritizing that their vacation looks "Instagram-able" rather than actually enjoying their time.

Wagar encourages those on tight budgets to ignore social media when planning their trip.

"A lot of social media stuff is focused on the highlights of a trip, like the coolest thing that anyone could do," he says. "They look awesome, but you don't realize how crappy the rest of their trip was, because all they were focused on is getting that one photo."

Wagar believes that there are certain smaller-scale and affordable elements of travel that will make trips far more enjoyable than trying to get a single Instagram photo. Trying street food, getting to know the locals and appreciating their culture are some little ways to make a vacation memorable without breaking the bank.

"It's not about great hotels. It's not about getting the coolest view or having the most expensive beer or anything," he says. "It's about going out and having an adventure that you're going to come home from, grow from and become a person who has a deeper view of how the world works around you. That's the real adventure on any trip." ♦



Living out your golden years in comfort

The importance of early planning for retirement and some helpful tips to get started

Written by OLIVIA MATHESON-MOWERS

ONCE UPON A TIME, it was very common for someone to work with the same company from high school until the age of 65 and receive a lucrative pension plan to commemorate their dedicated tenure and support them throughout their golden years.

Life is not so simple anymore, explains Millie Gormely who works as certified financial planner with IG Wealth Management. People are changing jobs and career paths more often while companies are also less eager to hand out sustainable pension plans, leaving the responsibility onto the individual to plan ahead.

If the furthest you've planned for financially is next week and terms like registered retirement savings account (RRSP) leaves you scratching your head, read on to learn some tips on how to kickstart your retirement plan.

Get started early and be consistent

Retirement can seem far away when you're young but the best way to grow money is to invest early.

"The more money you have to begin with, the faster it will grow," Gormely says. "If you start off early, you're giving yourself the absolute best chance of ending up where you want to be."

Sharon Foy, who has been retired for eight years, started saving for retirement when she landed her first job at 18. She automatically put away the same amount of money with every paycheque, which has allowed her to live comfortably in her retirement.

Gormely encourages young people to take a similar approach, as it's much better to be consistent and disciplined with a small amount than to shell out more than you can handle.

Investments and bank accounts and tax statuses, oh my!

The two major financial accounts that Canadians can utilize to save for retirement are Tax Free Savings Accounts (TFSA) and RRSPs. These terms can seem intimidating but they're essentially just labels for investments to inform the government of the associated tax status, as contributions to a TFSA are not deductible for income tax purposes while RRSP contributions are tax deductible.

While they both have benefits, Gormely highly recommends opting for the TFSA if you're just starting out because there are limits to how much money can be deposited and the money is not taxed—even if it's withdrawn. The money also collects interest, which is similarly tax free. She also notes that while the name can be misleading, a TFSA is not limited to a cash savings account but rather can also be used to contain investments.

RRSPs are a little different as they are based on your income—18 per cent to be exact. Gormely advises young people to save their RRSP contribution room for when they come into some extra cash later on in life and need the tax break. The reason for this is that the RRSP allows for you to defer paying taxes until you take the money out, which will be easier in the future when you're more financially stable.

Be flexible with making adjustments

Let's say you've run the numbers and conjured up your magic retirement number. Great, but things like inflation, the economy, interest rates and real estate prices are constantly shifting and need to be factored in when planning for retirement.

“Don't focus on having 'x' of dollars,” Gormely says. “Financial planning is not a one and done kind of deal, make tweaks as you need to.”

Gormely also suggests preparing for unforeseeable events, like market crashes. It can be really tempting to pull all your money out from your investments and run for the hills, but that's not always the best decision, she explains.

Foy seconds this advice as there will always be unpredictable impacts on the market—no one saw the COVID-19 pandemic coming and the attached negative collateral damage on a domestic and global-scale—but the market will eventually stabilize.

While Foy was initially very anxious during the Great Recession in 2008, her investments recuperated and she's happy she didn't jump ship. She also wants to remind young people that they can select investments with low-risk, or dial back the risk, if they run into some financial hardships.

Find the right balance for yourself

Everyone's life and circumstances are different and so is everyone's retirement plan. Gormely always advises her clients to focus on their personal financial situation and comfort levels, as it will allow them to achieve a balance that lets them live their life now while also saving for the future. If you have \$1000 left over after paying all your bills, there's no rule that says you have to put away the entire amount. Make the best choices for yourself and your current situation.

Ultimately, while planning for retirement can seem like an extremely daunting task, the earlier you plan the more control you'll have over your quality of life later on. ♦





Headlights

Written & Illustrations by MEAGHAN FLOKSTRA

tonight we will drive until our high-beams
fade into the first sunspun rays of dawn
just to see where the road goes.

under the silver-white moonlight,
a castle in the clouds drifts
from the exhaust pipe.

in our daydreams, we climb a
staircase to somewhere, anywhere
until our thighs burn and we

yearn to slide back down on Asclepius' snake.
the zenith is the highest point,
but only the middle of the journey.

maybe we can borrow
enough courage from all our unborn tomorrows
to leap headfirst from the summit,

witness the way down as we plummet
hand in hand, foot on the gas, eyes on the road
just to see where it goes.

up here the night sky is neon black
and marbled with leylines.
tonight we will drive.



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