

A Celebrating Earth Day

As trees begin to bud and the first flowers of spring emerge, we are reminded of our responsibility to the planet we call home. This Earth Day, marked by the theme "Planet vs. Plastics," we want to reflect on the critical intersection of environmental sustainability and financial decision-making. At LeRoy Wealth Management Group, we are committed to guiding you through making investment choices that are not only financially sound but also aligned with your values. For our clients that means building investment portfolios that integrate environmental considerations from a risk management perspective, and for many it also means making a difference investing for positive environmental impact.

Earth Day 2024: Planet vs. Plastics

This Earth Day theme challenges us to confront the global plastics crisis. The issue of plastics pollution has moved from the peripheries of environmental activism into the mainstream of global economic considerations. Plastic has significantly contributed to the planet's environmental degradation. Despite recycling efforts, most plastics end up in landfills or in the environment. This prompts us to look beyond our own individual good consumption habits such as drinking from reusable water bottles instead of buying disposable plastic ones, and into our investment portfolios.



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The influence of plastics on both the natural world and corporate profitability can no longer be ignored. Investments in companies that prioritize sustainable practices are not only ethically commendable but strategically advantageous. Reflecting on [insights from RBC's responsible investment team](#), "Investors have been filing prominent shareholder proposals in North America, calling on companies to consider the impact of their product packaging on the environment.". With over 52 countries around the world having in place some form of ban on single use plastics on a national level we are encouraged and aware of increasing winds of sustainable change across the globe, and investors and environmentalists this is why it is invaluable for us to stay ahead of the curve when it comes to responsible investing, This Earth Day, we urge you to consider how your investment choices can combat plastics pollution and contribute to a sustainable future. As always if you would be interested in reviewing your current responsible investment policy please reach out and we would be more than happy to guide you through your portfolios real and potential impact.

2024/2025 Canada Budget Highlights

The recent Federal Government's budget, introduced on April 16, 2024, includes numerous updates that could impact your financial strategy. Investment Planning Counsel has provided a summary of what you need to know. There are two measures we would like to bring to your particular attention:

Capital Gains Tax Adjustments: The inclusion rate for capital gains has been increased from 50% to 66.7% for individuals on gains exceeding \$250,000 per year, and on all gains from dollar one for corporations and trusts, effective June 25, 2024.

Home Buyers' Plan Enhancement: For first-time homebuyers, the RRSP withdrawal limit has been raised to \$60,000 from \$35,000, enhancing the

accessibility of home ownership for new buyers. Homebuyers RRSP withdrawals can be used in combination with the new \$40,000 lifetime First Home Savings Account contribution.

If you feel any of the budget updates may present an opportunity or impact your financial plan, please reach out we would be happy to dive deeper into what they might mean for you and your financial goals.

Two upcoming opportunities to learn about money

We are always looking for opportunities to enhance financial education. Here are two that may interest some of you. Please feel free to share this newsletter and invite friends and family, if you think they may benefit.

Manulife One - All of Your Money, Everyday

Date & Time: May 1, 2024, 11:30 AM

Discover how Manulife One, a secured line of credit/ mortgage can simplify your debt and potentially accelerate your path to becoming mortgage-free. Join Manulife for a detailed 30-minute Zoom presentation. This session will unveil the benefits of using what you own to reduce what you owe. This webinar is intended for homeowners who also have some type of debt. Please RSVP to secure your place, noting your advisor's name (Sonia LeRoy or Adrian LeRoy): [Register HERE](#)

How to Raise Money Savvy Children with Melissa Leong

Date & Time: May 7, 2024, 07:00 PM America/Toronto

Join personal finance expert and CTV resident money expert, Melissa Leong as she shares three core strategies and practical tips for instilling healthy financial habits in children. This webinar is intended for parents and/or grandparents. Please RSVP to secure your place, noting your advisor's name

(Sonia LeRoy or Adrian LeRoy) and noting the access code (SL408 for Sonia and AL719 for Adrian) : [Register HERE](#)

Happy Earth Day, and Chag Sameach to our clients celebrating Passover!

Thank you,

Sonia & Adrian