

# FOCUS

ON HEALTH, WELLNESS & SAFETY

Provided by  
EFAP North for  
employees and families  
of our member  
organizations.

Spring 2006 Issue 2

## SPRING RENEWAL FOR MIND AND BODY

**S**pringtime is a time of renewal – all around us we can see signs of nature being revitalized. March, April, and May are perfect months to take stock of where we're at and where we want to go. Just like nature's gardens, we too require careful tending to fully blossom and create a happy, healthy life.

When it comes to our mental and emotional health, this is a good time to take a close look at how we deal with stress and difficult events and assess our frame of mind – are we enjoying and appreciating our environment and the people in it?

While everyone will assess and measure their mental fitness in different ways, there are common factors which facilitate good mental health. By considering some of these factors, it is possible, according to the Canadian Mental Health Association, to identify how we can improve our mental and emotional fitness:

**Develop a realistic attitude.** When we are able to feel and draw on optimism, a sense of perspective and flexibility, we gain the resilience needed to endure shock, hardship or change, and to carry on with our lives.

**Work on self-esteem and confidence.**

Instead of focusing on what we are lacking, we need to focus on the qualities we do have that make us a good friend, a valued colleague, a loving parent or family member.

**Get emotional support.** Close ties with family and friends build support networks through which we can receive help and help others.

**Develop mental agility.** Giving our minds and bodies a workout by engaging in a variety of mental activities – such as reading a book, solving crosswords or playing a musical instrument – enhances mental agility and promotes overall wellness.

When it comes to physical fitness, we're all familiar with the health benefits for our bodies of regular exercise. But exercise can help us feel less stressed or nervous. Even five minutes of swimming or walking can positively affect moods such as depression, anxiety, and anger. Exercise can also improve the way you perceive your physical condition, athletic abilities and body image. [See page 3 for tips on becoming more active.]

There are so many good reasons for you to spring into action and revitalize and renew your mind and body!

*Source - Canadian Mental Health website*



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## FINANCES AFTER SEPARATION

*In Canada today with nearly half of marriages and common-law relationships ending up in dissolution, far too many Canadian families are dealing with the challenges of separation, divorce and starting over. To shed some light on some of the biggest challenges - those related to finances, we talked with Doug Welbanks, a financial expert and author of a new book, Finances After Separation.*

*This is a time for couples to take a second look at their financial priorities, how they are treating the children, and how they can build a better future for everyone.*

Doug Welbanks

### Ten First Steps

1. Visit your doctor.
2. Review your employee benefits.
3. Wherever possible, speak with your employer.
4. Seek counseling and family resources in your community.
5. Seek professional help.
6. Explore mediation.
7. Address abuse.
8. Preserve your finances.
9. Know the court options.
10. Learn all you can.

### **What advice would you give to couples thinking about separating?**

Because it is such a traumatic experience it is important for people to realize that they are usually not equipped emotionally at the front end of the separation to make any profound decisions. I recommend people do research and learn all they can.

### **What do they need to know when it comes time to talk about the splitting of assets?**

Separation has many different stages so I would say don't be in a hurry to sell off assets. There is often a presumption that each party owns half of the assets, but that can vary a great deal. Sometimes people want to trade off a lump sum for spousal support but you shouldn't jump into this issue too quickly. I try to get people to think about the long-term needs of the children.

### **What advice do you have for separating joint credit cards and bank accounts?**

The first things I'd want to find out are: what are the trust levels, and is there any abuse of any kind going on? It could be power and control issues, gambling, substance abuse, emotional bully or vindictive anger. If there is anything like that they need to protect the money going into the bank, close down any separate accounts, and notify the credit card companies in writing that there has been a separation and they want the card cancelled. If there is any abusiveness or people not acting in good faith, they will want to try to get into court quickly. Going to a Family Justice Centre to find out how they can help is a good idea and it's free.

### **What does the couple need to keep in mind if there are children involved?**

One good thing about a separation is that it is going to ensure the primacy of children's rights to the family income comes to the front of the picture. An aspect of child support that is sometimes overlooked or compromised is the children's right to special and extraordinary expenses that include such things as daycare, extracurricular activities at school or summer activities. Because they are not mandatory, they can get traded off for creditor payments. Sometimes important but painful decisions need to be made, and if a couple can't talk about it, then they should go through a third party. Again, Family Justice is good because it can help people get an interim order of custody and help sort out child support.

### **How can people best get a handle on their finances when separating?**

Because money issues can be such a huge factor in the breakdown of families, it can be difficult for people to sort things out without outside intervention. If there is any kind of financial crisis – like creditor pressure or concern about losing the house or other assets, then people should talk to their bank, financial advisor, a credit counselor or a bankruptcy trustee. I am a strong advocate that if there has been a financial problem in the matrimonial union then the couple really needs to be decisive about solving it when separating. If the couple is friendly then again they want to learn all they can about the separation process, write up a separation agreement and think in terms of not harming either party.

*For more on Doug Welbanks, a list of resources for separating families and information on purchasing Finances After Separation, visit [www.financesafterseparation.com](http://www.financesafterseparation.com).*

## IN CHANGE THERE IS POWER

*Change is the law of life. And those who look only to the past or present are certain to miss the future.* John F. Kennedy

There's no question about it – most of us resist change – even when we know that a change would improve our lives.

According to Dr. Richard Earle, managing director of the Canadian Institute of Stress, resistance to change goes deep because of another common human trait, a tendency towards pessimism. “In every spoken language around the world the ratio of pessimistic adjectives to positive adjectives is three to one.”

The result? We tend to focus on what could possibly go wrong, rather than what could go right and therefore lose motivation before we really get started. So what inspires change? Dr. Earle says the answer can be summed up in one word “discomfort.” He says that most people kick start change only because they are in extreme discomfort.

Author M. Scott Peck agrees saying that “Our finest moments are most likely to occur when we are feeling deeply uncomfortable, unhappy, or unfulfilled. For only in such moments, propelled by our discomfort, that we are likely to step out of our ruts and search for different ways or truer answers.”

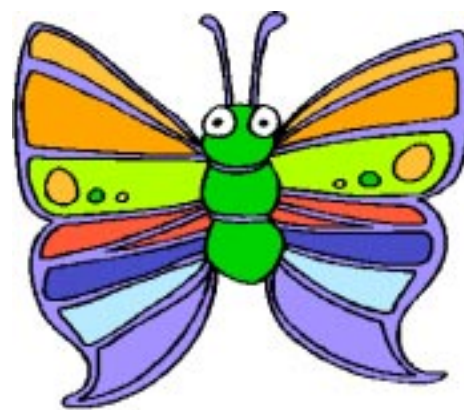
Most experts agree that the motivation to change has to come from within. Deciding to change things in your life to please other people generally doesn't work. It is only when we can see the payback for ourselves are we inspired to do what we need to do.

When it come to changing habits such as drug and alcohol abuse, smoking or leading a sedentary life, it takes a lot of courage to

let go of the familiar and embrace the new. In these cases, it is important to keep in mind that your relationship with others may also change. Surrounding yourself with people who support you in your efforts will increase your chances of success.

“It takes a lot of courage to release the familiar and seemingly secure, to embrace the new,” says author Alan Cohen. “But there is no real security in what is no longer meaningful. There is more security in the adventurous and exciting, for in movement there is life, and in change there is power.”

Source: [www.canadian-health-network.ca](http://www.canadian-health-network.ca)



*It's not so much that we're afraid of change or so in love with the old ways, but it's that place in between that we fear . . . It's like being between trapezes. It's Linus when his blanket is in the dryer. There's nothing to hold on to.*

Marilyn Ferguson

### Motivating yourself to be active

*If you want to “change” and be more physically active here are some do's and don'ts to help you become more internally motivated:*

**Do** focus on enjoying the experience – the movement, the surroundings, the company (or the breathing space.)

**Do** monitor your physical responses in a relaxed manner. Study the strategies for a game, practice the skills.

**Don't** push yourself too hard. You may rob yourself of the feeling of enjoyment you need to be regularly active.

**Don't** let others push you too hard. If you don't feel comfortable with a leader, find another who can provide the positive feedback and encouragement you need.

**Don't** should on yourself. Instead of saying “I should exercise,” say “It would be better for me if I went for a walk today because I could take in some fresh air.”

**Do** engage in physical activity to reward yourself. Enjoy physical activity because it improves your mood, reduces your anxiety and helps you to relax.

Source: *Canadian Fitness and Lifestyle Research Institute website*

# FAMILY WELLNESS

*Do you remember the things you were worrying about a year ago? How did they work out? Didn't you waste a lot of fruitless energy on account of most of them? Didn't most of them turn out all right after all?*

Dale Carnegie  
1888-1955  
Author and Trainer

## Music soothes the savage beat

In a small study published by the Journal Heart (Sept. 2005), scientists at the University of Pavia in Italy played music to 24 healthy people in their 20s, half of whom were accomplished musicians. Researchers monitored their heart rates, breathing, blood pressure, and other vital signs. The results: fast tempos increased heartbeats, breathing, and blood pressure; slower tempos were relaxing; the style of music didn't affect the results – only tempo mattered. The researchers concluded that **any type of music – fast or slow – may have beneficial effects on the heart**. The same researchers, in past studies, showed that music cuts stress, upgrades athletic performances and improves movement in nerve-damaged patients.

*Source: Alive Magazine, Feb. 2006*

## School kids and exercise

A study published in the August 2005 Journal of Health set out to see what evidence supports the connection between regular exercise and school performance. The study, which reviewed 14 papers published over the past 21 years, indicated that **keeping children physically active offers clear and quantifiable results**. The literature review showed that active children tend to have greater social skills. Exercise also reduces risk-taking behavior. Although researchers indicated a strong relationship could not be drawn between activity and academic performance, concentration levels among students definitely improved. Better behaved and more focused kids in the classroom were the results.

*Source: Alive Magazine, Feb. 2006*

## Teens, sex and parents

While the majority of Canada's half million

sexually active teens are practicing safe sex, an alarming number are still engaging in dangerous sexual behaviour, a new national survey on teen sexuality reveals. According to the survey, conducted by the Canadian Association for Adolescent Health and Ipsos-Reid, only 27% of Canadian teens are actually sexually active. A surprising number (64%) cited their parents as a major source of information on sex and sexual health, another 43% consider their parents a useful and valuable source of information. The report said that one of the most surprising results of the study was how **parents underestimate their importance and the role teens expect them to play** when it comes to their sexuality and sexual health. Canadian teens look up to their parents and consider them a valuable source of information. Still, nearly a quarter of those surveyed said they were unsure of how to engage their parents in discussions of a sexual nature.

*Source: Globe and Mail, Feb. 21, 2006*

## The "germiest" jobs

Researchers at the University of Arizona set out to compare whether some professions are "germier" than others. Not surprisingly, teachers were at the top of the germ spectrum, while television producers, consultants and lawyers were at the low end. The study, funded by the Clorox Company, found that the phones, desks and keyboards regularly used by teachers, accountants and bankers harboured nearly two to 20 times more bacteria per square inch than other professions. Authors of the study recommended **frequent hand-washing and using disinfecting wipes daily** on surfaces in your work area to kill illness-causing germs.

*Source: HR Reporter, Feb. 2006*

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